
DoBS Portal

User Guide

Version – 2.0

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User Guide

Document Purpose

The Commonwealth of Pennsylvania Department of Banking and Securities (DOBS) has launched a DOBS Portal to allow for Non-Depository institutions to apply for licenses and update their information. This document is to provide the steps on how to use the DOBS Portal.

DOBS Portal Information

The DOBS Portal can be accessed in Chrome or Microsoft Edge using the URL provided below:

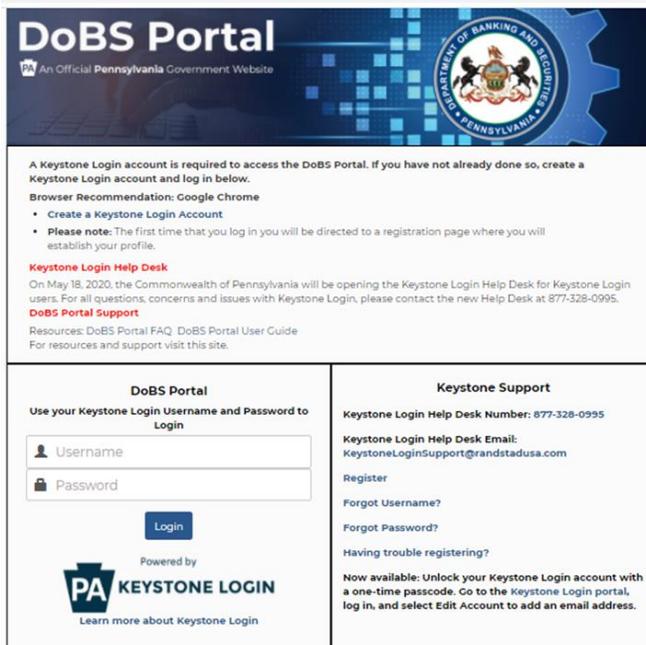
<https://www.portal.dobs.pa.gov/>

Access and User Authentication

The DOBS Portal uses Keystone authentication which is used across other Commonwealth of Pennsylvania websites. The user will need to create a Keystone Login Account in order to proceed with using the DOBS Portal. **An email address is required by the DOBS Portal when creating the Keystone Login Account.**

The DOBS Portal uses multifactor authentication (MFA). A 6 digit token will be sent to the email address you registered with Keystone Login.

This document does not include any Keystone related documentation, but links are available on the log-in screen for additional references.



DoBS Portal
PA An Official Pennsylvania Government Website

A Keystone Login account is required to access the DoBS Portal. If you have not already done so, create a Keystone Login account and log in below.

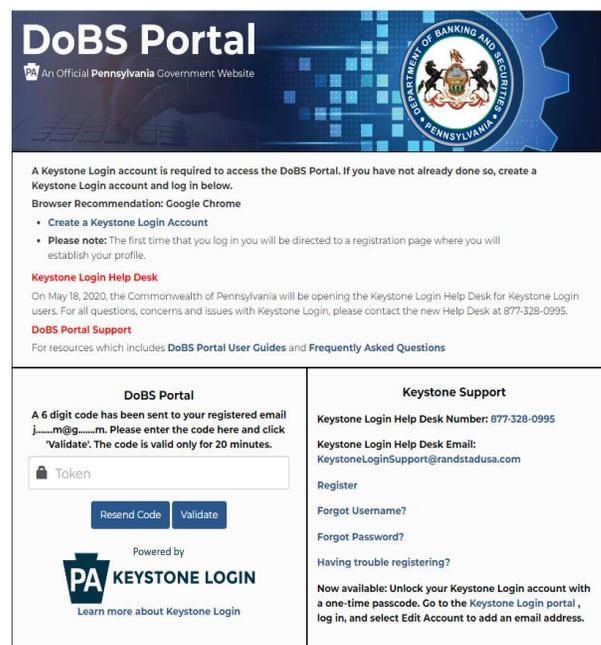
Browser Recommendation: Google Chrome

- Create a Keystone Login Account
- **Please note:** The first time that you log in you will be directed to a registration page where you will establish your profile.

Keystone Login Help Desk
On May 18, 2020, the Commonwealth of Pennsylvania will be opening the Keystone Login Help Desk for Keystone Login users. For all questions, concerns and issues with Keystone Login, please contact the new Help Desk at 877-328-0995.

DoBS Portal Support
Resources: DoBS Portal FAQ, DoBS Portal User Guide
For resources and support visit this site.

<p>DoBS Portal</p> <p>Use your Keystone Login Username and Password to Login</p> <p>Username <input type="text"/></p> <p>Password <input type="password"/></p> <p>Login</p> <p>Powered by PA KEYSTONE LOGIN Learn more about Keystone Login</p>	<p>Keystone Support</p> <p>Keystone Login Help Desk Number: 877-328-0995</p> <p>Keystone Login Help Desk Email: KeystoneLoginSupport@randstadusa.com</p> <p>Register</p> <p>Forgot Username?</p> <p>Forgot Password?</p> <p>Having trouble registering?</p> <p>Now available: Unlock your Keystone Login account with a one-time passcode. Go to the Keystone Login portal, log in, and select Edit Account to add an email address.</p>
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DoBS Portal
PA An Official Pennsylvania Government Website

A Keystone Login account is required to access the DoBS Portal. If you have not already done so, create a Keystone Login account and log in below.

Browser Recommendation: Google Chrome

- Create a Keystone Login Account
- **Please note:** The first time that you log in you will be directed to a registration page where you will establish your profile.

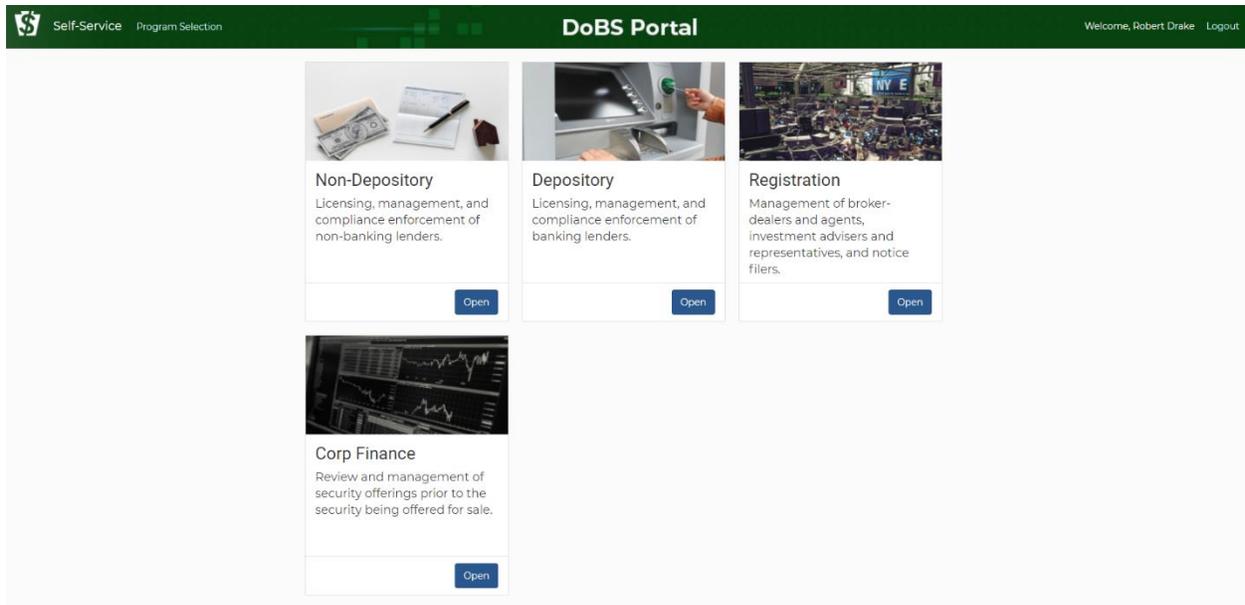
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DoBS Portal Support
For resources which includes DoBS Portal User Guides and Frequently Asked Questions

<p>DoBS Portal</p> <p>A 6 digit code has been sent to your registered email j...m@g...m. Please enter the code here and click "Validate". The code is valid only for 20 minutes.</p> <p>Token <input type="text"/></p> <p>Resend Code Validate</p> <p>Powered by PA KEYSTONE LOGIN Learn more about Keystone Login</p>	<p>Keystone Support</p> <p>Keystone Login Help Desk Number: 877-328-0995</p> <p>Keystone Login Help Desk Email: KeystoneLoginSupport@randstadusa.com</p> <p>Register</p> <p>Forgot Username?</p> <p>Forgot Password?</p> <p>Having trouble registering?</p> <p>Now available: Unlock your Keystone Login account with a one-time passcode. Go to the Keystone Login portal, log in, and select Edit Account to add an email address.</p>
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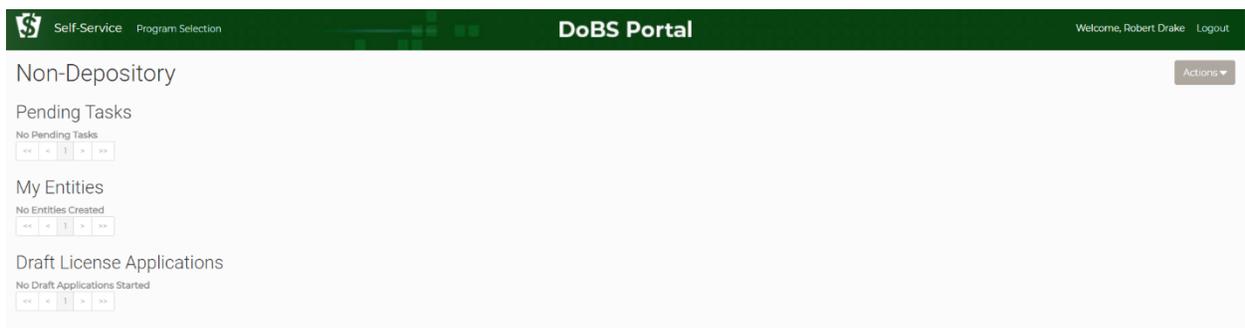
Program Selection

The DOBS Portal will be used by the different programs underneath the Department of Banking and Securities. Once a user has logged-in successfully, the user will be prompted to select the Program that they want to interact with. This document is focused on the Non-Depository program so selecting Non-Depository would allow the user to proceed.



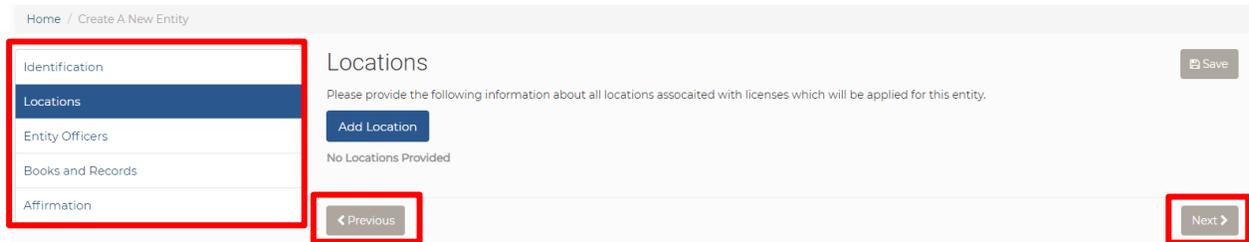
Non-Depository Dashboard

The Non-Depository Dashboard will show the Pending Tasks, My Entities and Draft License Applications associated with the user.



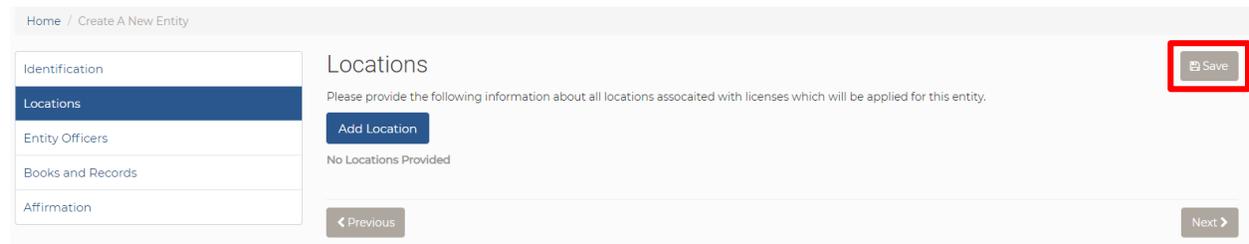
General – Navigation

The DOBS Portal allows the user to navigate through different screens using 2 ways. The user can either click the name of the tab on the left or click on the [Previous] / [Next] buttons at the bottom of the screen. The tab that the user is currently in will also have a different background color.



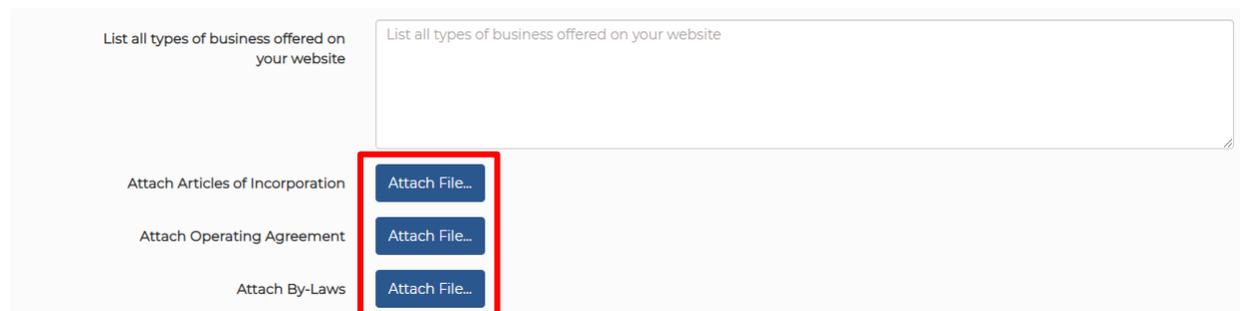
General – Save

The DOBS Portal allows the user to save information without submitting it for processing. This allows the user to enter the information and go back at a later time to complete it and submit. The [Save] button is available at various screens in the system.



General – Attach File

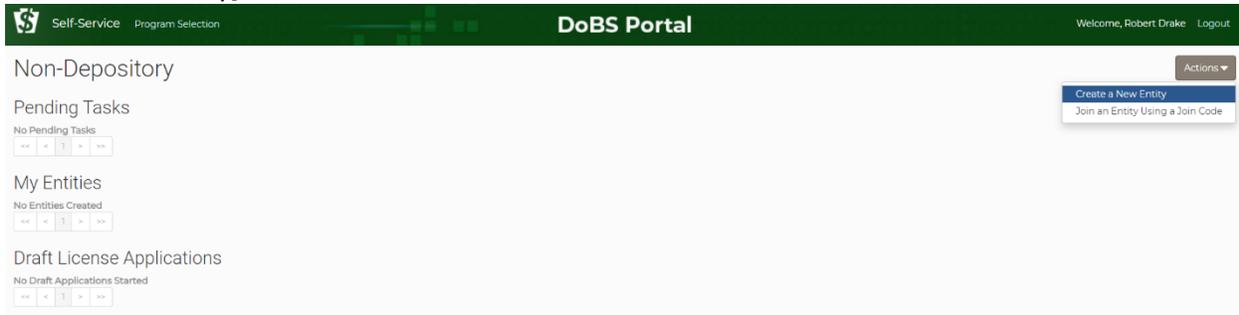
The DOBS Portal allows the user to attach various documents and files. This is a secure way of providing documentation to the DOBS. The [Attach File] button is available at various areas in the system.



Creating a New Entity

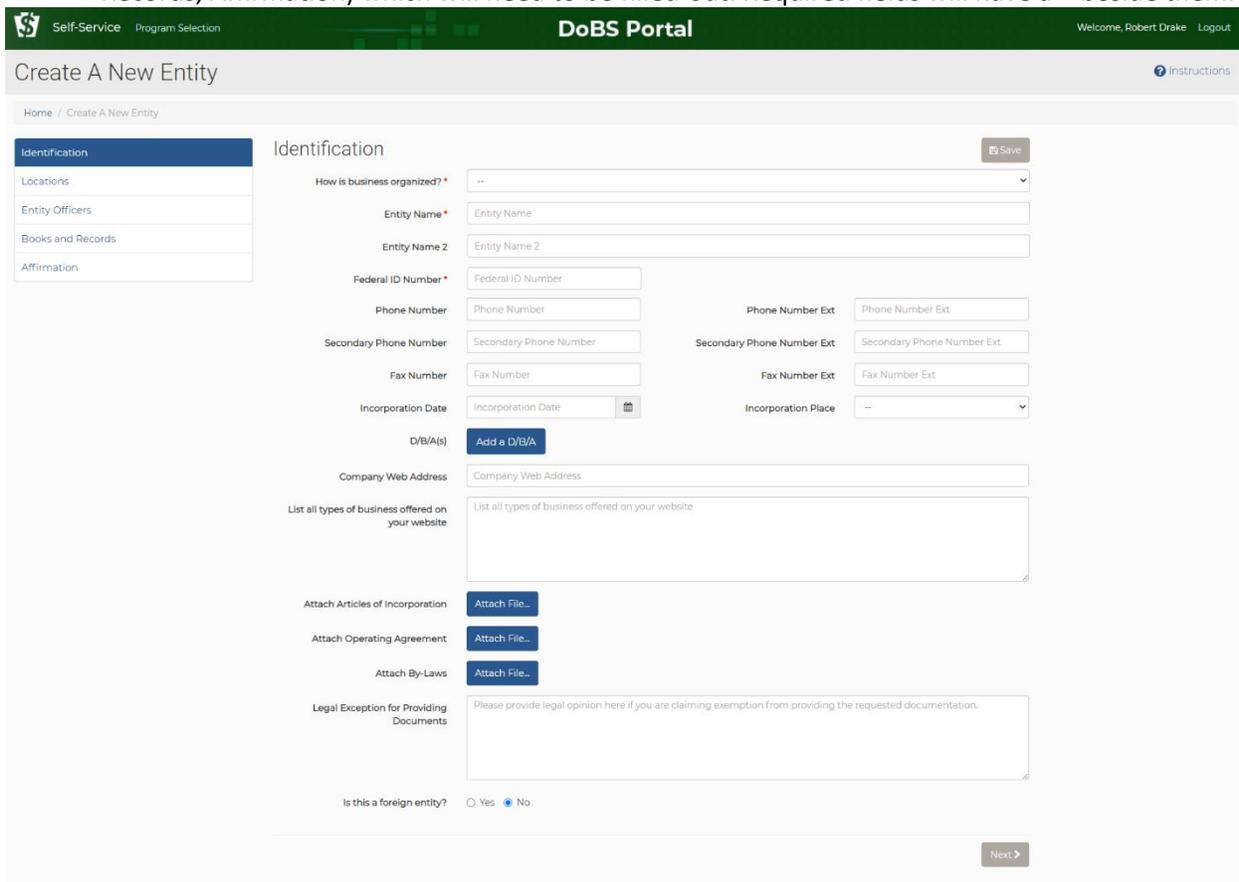
For institutions who have not transacted with the Department of Banking and Securities – Non-Depository, they will need to provide information of the entity that they are associated with. The steps below outline how an entity can be created in the DOBS Portal.

1. On the Non-Depository dashboard, click on the [Actions] button on right and select [Create a New Entity].



The screenshot shows the 'Non-Depository' dashboard in the 'DoBS Portal'. The top navigation bar includes 'Self-Service', 'Program Selection', and 'DoBS Portal'. A user is logged in as 'Robert Drake'. The main content area has three sections: 'Pending Tasks' (No Pending Tasks), 'My Entities' (No Entities Created), and 'Draft License Applications' (No Draft Applications Started). On the right side, there is an 'Actions' dropdown menu with two options: 'Create a New Entity' and 'Join an Entity Using a Join Code'.

2. On the [Create A New Entity] screen, provide all the information regarding the entity. The [Create a New Entity] screen has 5 sections (Identification, Locations, Entity Officers, Books and Records, Affirmation) which will need to be filled-out. Required fields will have a * beside them.



The screenshot shows the 'Create A New Entity' screen in the 'DoBS Portal'. The page title is 'Create A New Entity'. On the left, there is a navigation menu with five sections: 'Identification', 'Locations', 'Entity Officers', 'Books and Records', and 'Affirmation'. The 'Identification' section is active. The form includes the following fields and sections:

- How is business organized? ***: A dropdown menu.
- Entity Name ***: A text input field.
- Entity Name 2**: A text input field.
- Federal ID Number ***: A text input field.
- Phone Number**: A text input field.
- Phone Number Ext**: A text input field.
- Secondary Phone Number**: A text input field.
- Secondary Phone Number Ext**: A text input field.
- Fax Number**: A text input field.
- Fax Number Ext**: A text input field.
- Incorporation Date**: A date picker.
- Incorporation Place**: A dropdown menu.
- D/B/A(s)**: A button labeled 'Add a D/B/A'.
- Company Web Address**: A text input field.
- List all types of business offered on your website**: A text area.
- Attach Articles of Incorporation**: A button labeled 'Attach File...'.
- Attach Operating Agreement**: A button labeled 'Attach File...'.
- Attach By-Laws**: A button labeled 'Attach File...'.
- Legal Exception for Providing Documents**: A text area with the instruction: 'Please provide legal opinion here if you are claiming exemption from providing the requested documentation.'
- Is this a foreign entity?**: Radio buttons for 'Yes' and 'No'.

At the bottom right, there is a 'Next' button.

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Note that there will be buttons on the various screens where multiple entries will be allowed. For example, on the [Identification] section, multiple D/B/A can be added by clicking the [Add a D/B/A] button. Subsequently, the [Remove] button will remove an entry. Any D/B/As should be added at this time. The D/B/A can be selected at the time of license application.

D/B/A(s) Add a D/B/A

D/B/A Name *

Fictitious Name Registration *

Attach File...

Registration Date **Canceled Date**

Registration Date

Canceled Date

✕ Remove

The [Locations], [Entity Officers] and [Books and Records] sections also provide an ability to add multiple entries for their respective sections. Click [Next] to advance to the next section or [Save] to save your work and continue at a later time.

[Locations] section

Click [Add Location] to begin. There must be 1 location designated as the headquarters. The headquarters location may or may not have a license.

****Please take note of the Country designation, it is defaulted to United States.****

Locations Save

Please provide the following information about all locations associated with licenses which will be applied for this entity.

Add Location

Remove

Headquarters This location is my headquarters.
** Only one location can be set as the business's headquarters.*

Country *

Street Address *

City *

Zip / Postal Code * **State / Province**

County

Office Phone Number * **Office Fax Number**

← Previous
Next →

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[Entity Officers] section

Click [Add Officers] to begin. Click on the [Instructions] in the upper right hand corner for officer type descriptions.

The [Add Associated License] button allows for multiple entries and the [x] button will remove an entry.

****Please take note of the **Country** designation, it is defaulted to United States.****

- Identification
- Locations
- Entity Officers
- Books and Records
- Affirmation

Entity Officers Save

Please provide the following information about all officers, directors, owners, partners or members and any managers of the entity.

[Add Entity Officer](#)

Entity Officer
Remove

Officer Type *

Title *

First Name *

Last Name *

Middle Name

Social Security Number *

Date of Birth *

Home Phone Number *

Cell Phone Number *

Email Address *

Country *

Street Address *

City *

Zip / Postal Code *

State / Province *

County

Other Associated Department of Banking and Securities Licenses
Please list below all other entities that have been licensed or are currently licensed by the Department, for which this individual has ever been involved:

Business Name

License Type

License Number

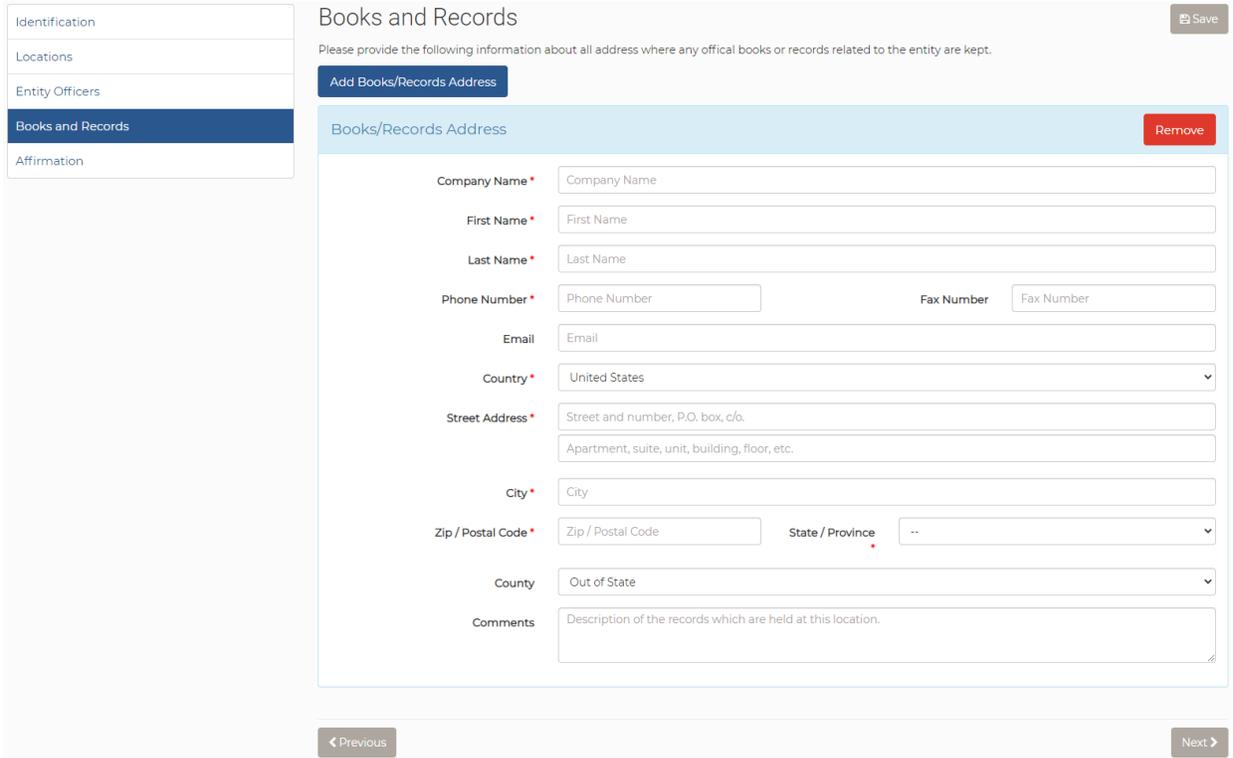
✕

[Add Associated License](#)

Previous
Next

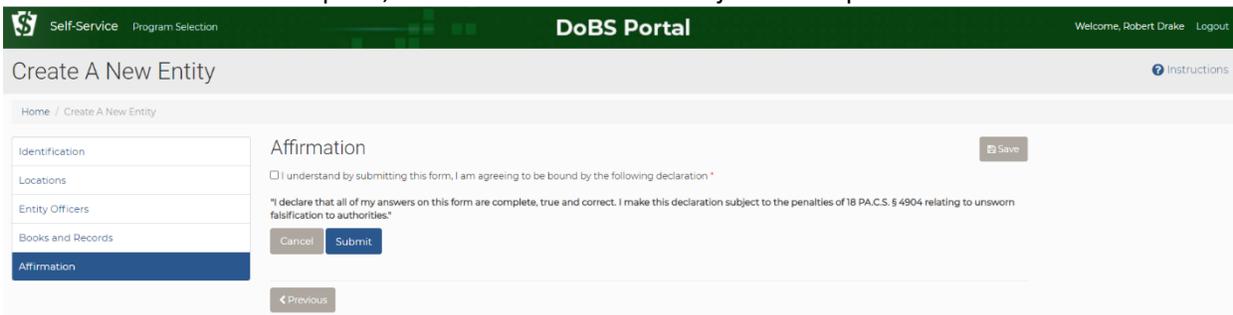
[Books and Records] section

****Please take note of the Country designation, it is defaulted to United States.****



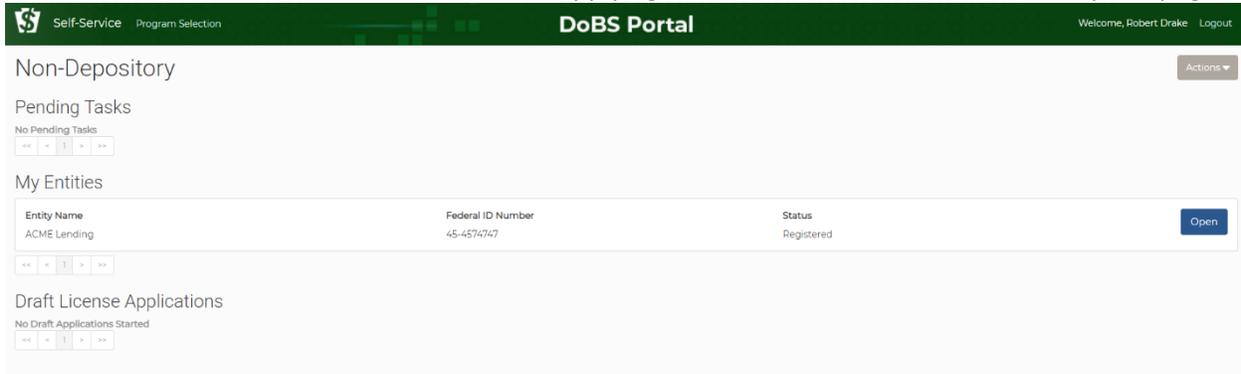
- Once all the information regarding the entity has been entered, the user will have to affirm the information on the [Affirmation] section and click on the [Submit] button.

When an Entity is submitted to DOBS, all information will be locked and can only be changed using amendments in the system. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



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- When the [Submit] button has been clicked, the Entity can now be seen on the Non-Depository Dashboard. This will now enable the user to submit applications, amendments and provide access to other users. Instructions for applying for a license can be found on subsequent pages.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a navigation bar with 'Self-Service', 'Program Selection', and 'DoBS Portal'. The user is logged in as 'Robert Drake'. The main content area is titled 'Non-Depository' and includes an 'Actions' dropdown menu. Below this, there are three sections: 'Pending Tasks' (No Pending Tasks), 'My Entities' (listing 'ACME Lending' with Federal ID Number '45-4574747' and Status 'Registered'), and 'Draft License Applications' (No Draft Applications Started).

Joining an Entity

If an institution already exists in the DOBS Portal system, users are invited using a Join Code that is received in their email. Once a Keystone log-in has been created and a user logs in to the DOBS Portal, the user can then click on the [Actions] button then select [Join an Entity Using a Join Code].



This screenshot is similar to the previous one, but the 'Actions' dropdown menu is open, showing two options: 'Create a New Entity' and 'Join an Entity Using a Join Code'. The 'Join an Entity Using a Join Code' option is highlighted in blue.

The user will then be prompted with a screen where the Join Code can be entered.

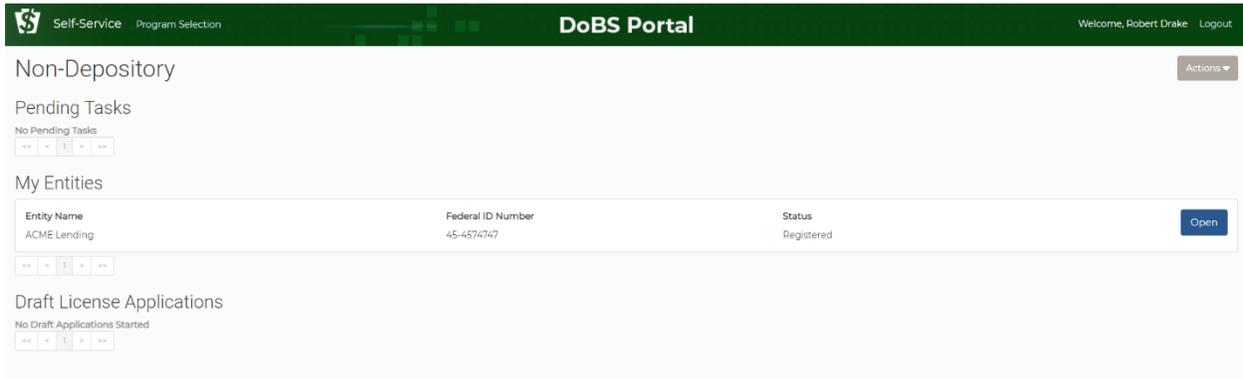


The screenshot shows a modal window titled 'Join an Entity'. It contains a text input field labeled 'Join Code' with a red asterisk indicating it is required. Below the input field are two buttons: 'Cancel' and 'Submit'.

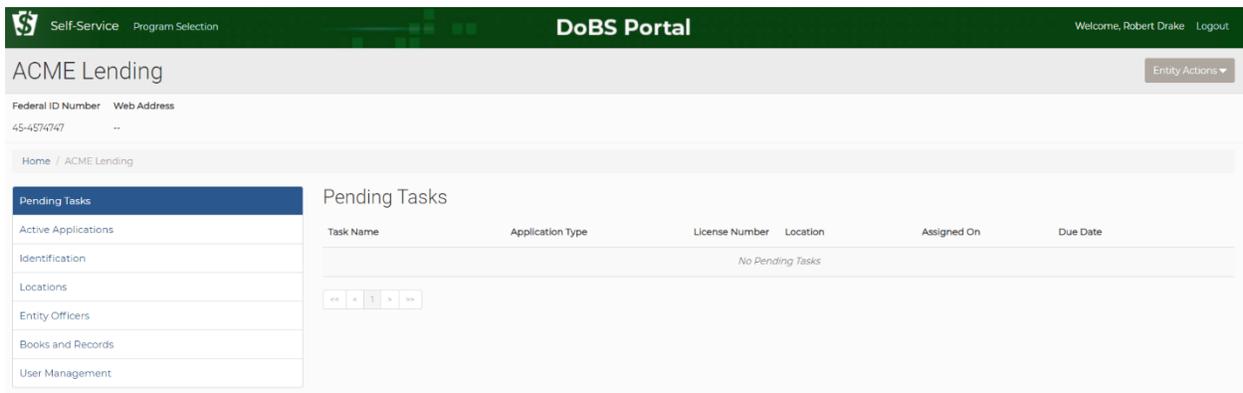
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Accessing the Entity Dashboard

On the Non-Depository dashboard, the user can click on the Open for an entity that they are associated with. This allows the user to view entity information as well various Entity Actions.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a navigation bar with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the navigation bar, the main content area is titled 'Non-Depository' and includes an 'Actions' dropdown menu. Underneath, there are sections for 'Pending Tasks' (showing 'No Pending Tasks'), 'My Entities' (displaying a table with one entry for 'ACME Lending' with Federal ID Number '45-4574747' and Status 'Registered'), and 'Draft License Applications' (showing 'No Draft Applications Started').



The screenshot shows the 'DoBS Portal' interface for the 'ACME Lending' entity. The navigation bar is the same as the previous screenshot. Below it, the page title is 'ACME Lending' with an 'Entity Actions' dropdown menu. The main content area shows the entity's 'Federal ID Number' (45-4574747) and 'Web Address' (--). A breadcrumb trail indicates 'Home / ACME Lending'. On the left, there is a sidebar menu with 'Pending Tasks' selected. The main content area displays a 'Pending Tasks' table with columns: Task Name, Application Type, License Number, Location, Assigned On, and Due Date. The table currently shows 'No Pending Tasks'.

Applying for a License

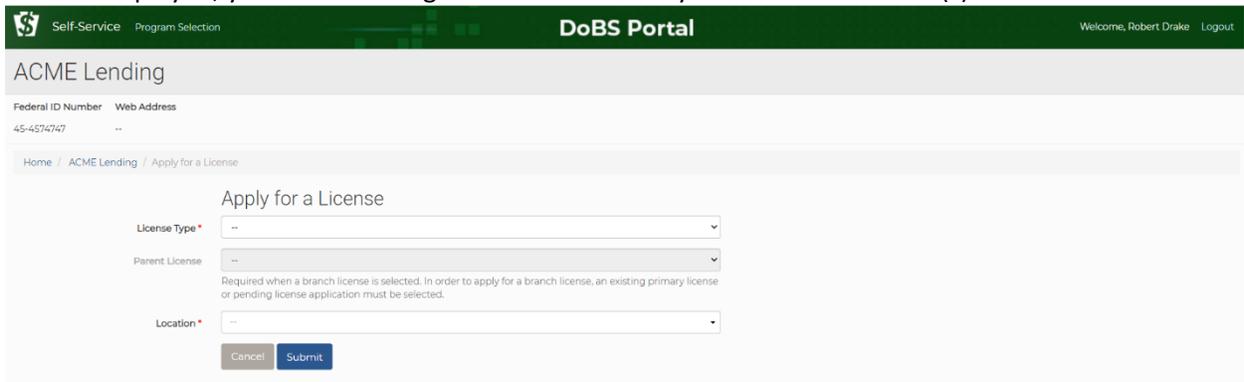
The DOBS Portal enables the user to apply for a license online. The user will need to be a member of the Entity that they are applying a license for. Note that NMLS license types are not shown on the DOBS Portal since NMLS licenses should go through NMLS.

1. On the Entity dashboard, the user can click on [Entity Actions] button and select [Apply for a License].



The screenshot shows the DoBS Portal interface for 'ACME Lending'. At the top, there is a navigation bar with 'Self-Service' and 'Program Selection'. The main header displays 'DoBS Portal' and a user greeting 'Welcome, Robert Drake Logout'. Below the header, the entity name 'ACME Lending' is shown, along with 'Federal ID Number' (45-4574747) and 'Web Address' (..). On the right side, there is an 'Entity Actions' dropdown menu with 'Apply for a License' highlighted.

2. The [Apply for a License] screen will then be shown, and the user can select the License Type and Location that is associated with the license. Once the entries are selected, click the [Submit] button to initiate a license application for the selected license type. If the location is not displayed, you will need to go back into the Entity and add the location(s).



The screenshot shows the 'Apply for a License' form. The title 'Apply for a License' is centered at the top. Below the title, there are three dropdown menus: 'License Type *', 'Parent License', and 'Location *'. The 'Parent License' dropdown has a note below it: 'Required when a branch license is selected. In order to apply for a branch license, an existing primary license or pending license application must be selected.' At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'.

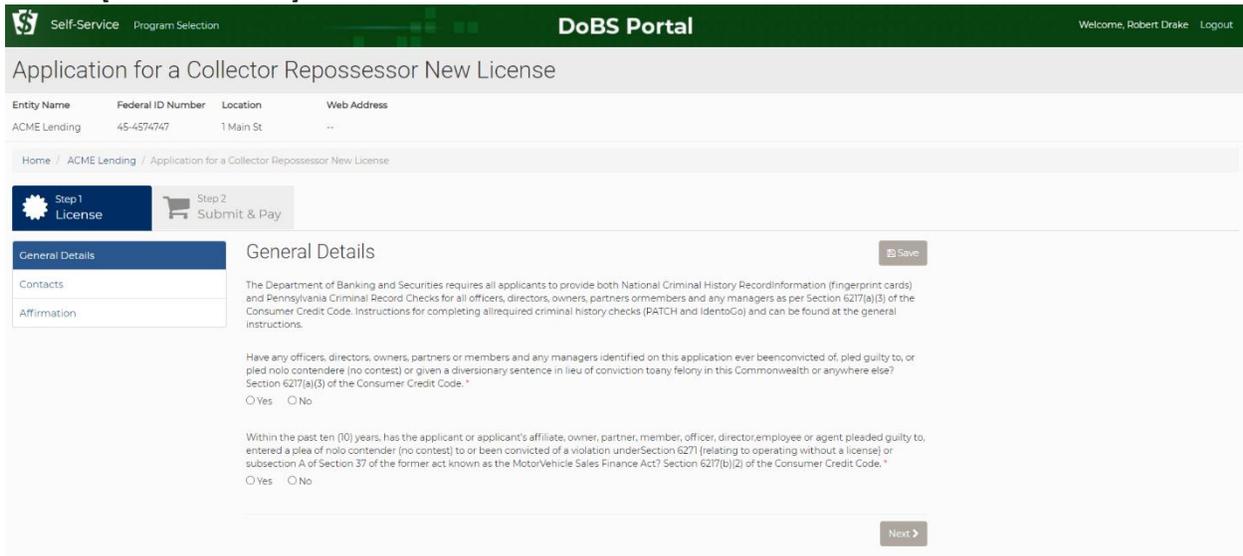
For Licenses associated with branch locations, the Parent License will need to be selected.

Applying for a License – Collector Repossessor

1. After selecting “Collector Repossessor” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Collector Repossessor New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form will need to be filled out and will have 4 sections – General Details, License D/B/A, Contacts and Affirmation. Required fields will have a * beside them.

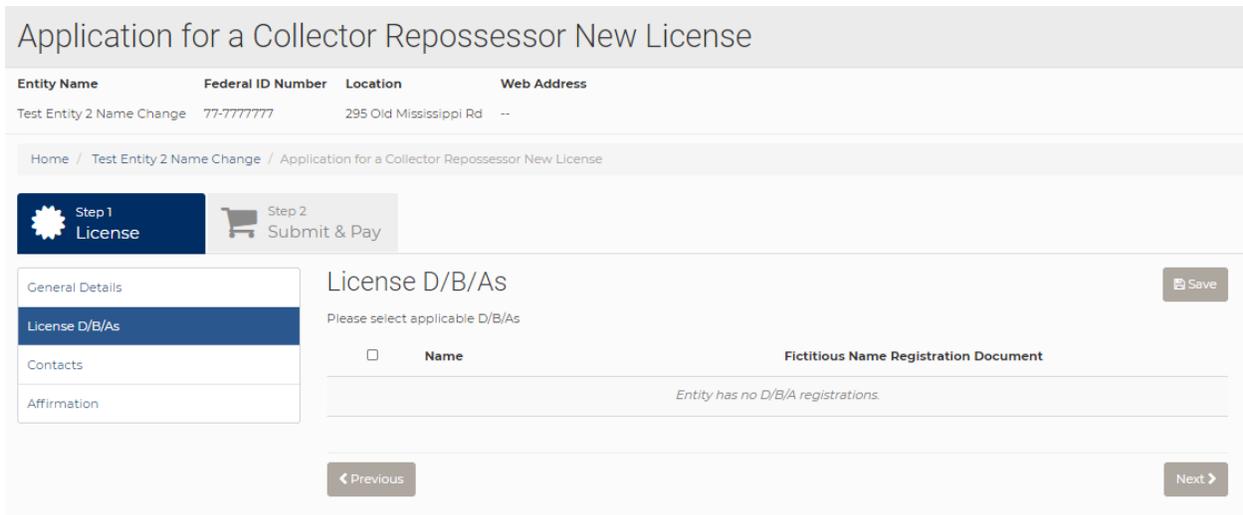
[General Details] Section



The screenshot shows the 'General Details' section of the 'Application for a Collector Repossessor New License' form. At the top, there is a header with 'Self-Service Program Selection', 'DoBS Portal', and 'Welcome, Robert Drake Logout'. Below the header, the application title is displayed. A table lists entity information: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (..). A breadcrumb trail shows 'Home / ACME Lending / Application for a Collector Repossessor New License'. Two step buttons are visible: 'Step 1 License' (active) and 'Step 2 Submit & Pay'. On the left, a sidebar contains 'General Details', 'Contacts', and 'Affirmation'. The main content area is titled 'General Details' and includes a 'Save' button. The text explains that applicants must provide National Criminal History Record information and Pennsylvania Criminal Record Checks. It also contains two questions with radio button options: 'Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else?' and 'Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director/employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) or been convicted of a violation under Section 6271 (relating to operating without a license) or subsection A of Section 37 of the former act known as the Motor Vehicle Sales Finance Act? Section 6271(b)(2) of the Consumer Credit Code.*'. A 'Next >' button is at the bottom right.

[License D/B/As] Section

When applying for Collector Repossessor license please select any DBA’s that will be associated with this license by clicking the checkbox next to the appropriate name.



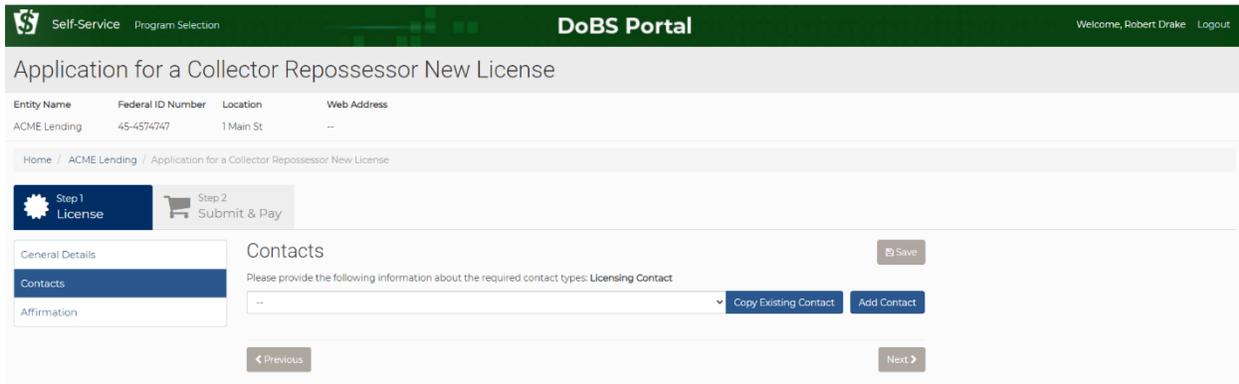
The screenshot shows the 'License D/B/As' section of the 'Application for a Collector Repossessor New License' form. The header and breadcrumb trail are identical to the previous section. The sidebar now highlights 'License D/B/As'. The main content area is titled 'License D/B/As' and includes a 'Save' button. The text asks the user to 'Please select applicable D/B/As'. There is a checkbox labeled 'Name' next to 'Fictitious Name Registration Document'. Below this, a text box contains the message 'Entity has no D/B/A registrations.'. At the bottom, there are 'Previous <' and 'Next >' buttons.

User Guide

[Contacts] Section

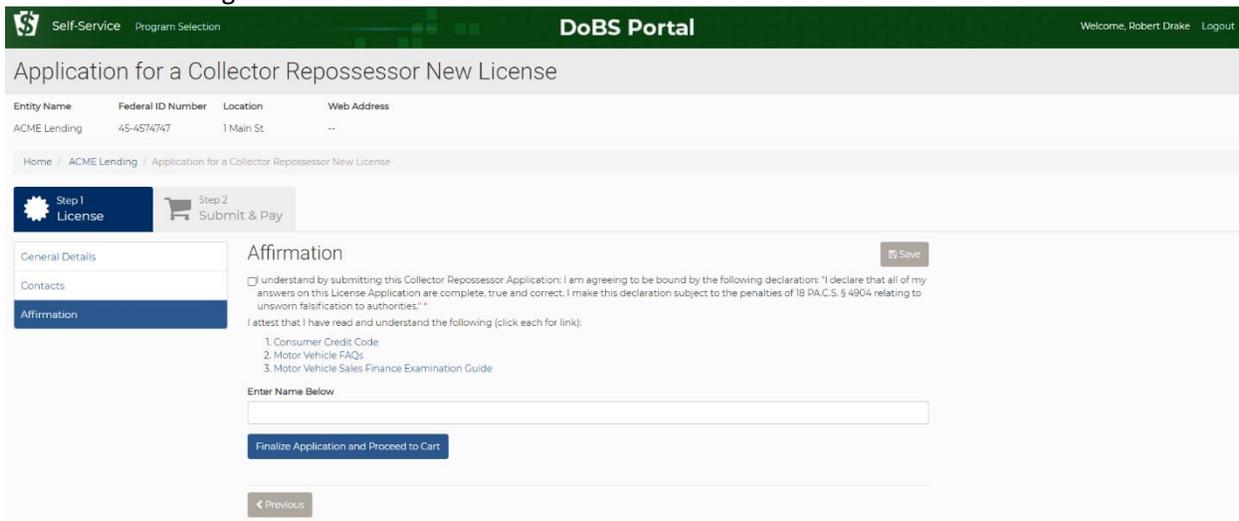
The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the **Country** designation, it is defaulted to United States.****



The screenshot shows the 'Contacts' section of the 'Application for a Collector Repossessor New License'. The page header includes 'Self-Service Program Selection', 'DoBS Portal', and 'Welcome, Robert Drake Logout'. The entity information is: ACME Lending, Federal ID Number 45-4574747, Location 1 Main St, Web Address --. The breadcrumb trail is 'Home / ACME Lending / Application for a Collector Repossessor New License'. The navigation bar shows 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Contacts' section has a 'Save' button and a dropdown menu with '--'. Below the dropdown are 'Copy Existing Contact' and 'Add Contact' buttons. At the bottom are 'Previous' and 'Next' buttons.

2. Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed. If information is missing or incomplete, the dashboard will show the tab or tabs with errors and the missing information will be shown in red.

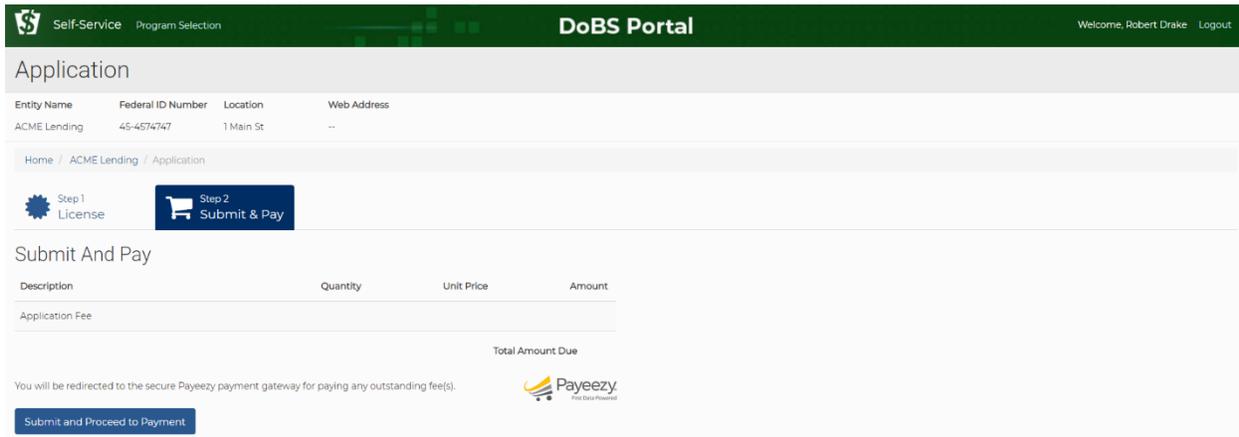


The screenshot shows the 'Affirmation' section of the 'Application for a Collector Repossessor New License'. The page header is the same as the previous screenshot. The breadcrumb trail is 'Home / ACME Lending / Application for a Collector Repossessor New License'. The navigation bar shows 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Affirmation' section has a 'Save' button and a checkbox for 'I understand by submitting this Collector Repossessor Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 P.A.C.S. § 4904 relating to unsworn falsification to authorities."'. Below this is a statement 'I attest that I have read and understand the following (click each for link):' with three links: '1. Consumer Credit Code', '2. Motor Vehicle FAQs', and '3. Motor Vehicle Sales Finance Examination Guide'. There is a text input field labeled 'Enter Name Below' and a 'Finalize Application and Proceed to Cart' button. At the bottom is a 'Previous' button.

3. [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.

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Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

Application

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Home / ACME Lending / Application

Step 1 License Step 2 Submit & Pay

Submit And Pay

Description	Quantity	Unit Price	Amount
Application Fee			

Total Amount Due

You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s).

Payeezy

Submit and Proceed to Payment

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Consumer Discount Company

1. After selecting “Consumer Discount Company” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Consumer Discount Company New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form will need to be filled out and will have 5 sections – General Details, License D/B/A, Financial Documents, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] Section

Application for a Consumer Discount New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Contacts

Affirmation

General Details Save

Does applicant currently hold one or more consumer discount company licenses? *

Yes No

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers and directors as per Section 12 of the Consumer Discount Company Act. Instructions for completing all required criminal history checks (PATCH and IdentoGo) and can be found at the end of the application.

Has any director or officer identified on this application ever been charged with, convicted of, pled guilty to, or pled nolo contendere (no contest) to any felony offense in this Commonwealth or anywhere else? Section 12 of the Consumer Discount Company Act. *

Yes No

Has any director or officer identified on this application ever been directly or indirectly, connected with any organization in Pennsylvania or elsewhere which had any application for license refused by any federal, state or municipal authority, or which had its license or registration suspended, canceled or revoked by such an authority? *

Yes No

Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *

Yes No

Other Associated Department of Banking and Securities Licenses

A Consumer Discount Company licensee may conduct business in any licensed place of business or where another business is conducted by the licensee or another person unless the Department determines that the conduct of such other business has concealed evasions of the Consumer Discount Company Act.

Are there any additional business that will be operating from the location of the proposed Consumer Discount Company Licensee? *

Yes No

Next >

[License D/B/As] Section

When applying for Consumer Discount Company license please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.

Application for a Consumer Discount New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Contacts

Affirmation

License D/B/As

[Save](#)

Please select applicable D/B/As

Name **Fictitious Name Registration Document**

Entity has no D/B/A registrations.

[Previous](#)
[Next](#)

[Financial Documents]

On the Financial documents page, you will need to load the initial or current financial documents

Application for a Consumer Discount New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Contacts

Affirmation

Financial Documents

[Save](#)

The applicant corporation for the initial consumer discount company license must be incorporated with a minimum capitalization (issued and outstanding stock and additional paid-in capital) of \$75,000 (seventy-five thousand dollars). For additional offices, the \$75,000 initial minimum capitalization requirement is increased by \$25,000 (twenty-five thousand dollars) per additional office. The minimum capital must be maintained as permanent capital that shall not be distributed to stockholders or be repurchased by a licensee without the prior written approval of the Secretary of Banking and Securities.

Please attach the initial or current financial statement in accordance with the following:

1. Statements should be prepared and signed by a certified public accountant and prepared in compliance with generally accepted accounting principles.
2. The financial statements must include, as a minimum, a balance sheet, statement of income and expense, retained earnings, change of financial position, any related notes to such statements, as well as other financial information which the Department may require.
3. If the applicant's fiscal year ends 120 days or more prior to the date of initial application, then the applicant must forward the aforementioned financial statements covering the most recent fiscal year; and, the interim financial statements covering the most recent accounting period current to within 60 days of the date of application. Interim financial statements shall be constructed in compliance with the same accounting principles used to prepare the company's annual financial statements and shall be attested as being true and correct by the applicant's president and/or chief accounting officer.
4. If the applicant is affiliated with another business entity then the applicant shall provide the aforementioned statements reflecting the applicant's financial condition and operation on an unconsolidated basis; and, in addition thereto, the applicant must furnish the same statements on a consolidated and/or combined basis to reflect the economic reality of all affiliations. If you have any questions, please contact the Department's Division of Licensing at 717-787-3717.

Attach Files...

[Previous](#)
[Next](#)

Click on the [Attach Files...] button and select the file you want to attach. You can attach as many financial documents as needed.

User Guide

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the **Country** designation, it is defaulted to United States.****

Application for a Consumer Discount New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount New License

Step 1
License

Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Contacts

Affirmation

Contacts

Please provide the following information about the required contact types: **Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, Billing Contact**

- Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.

Application for a Consumer Discount New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount New License

Step 1
License

Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Contacts

Affirmation

Affirmation

I understand by submitting this Consumer Discount Company Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities."*

I attest that I have read and understand the following (click each for link):

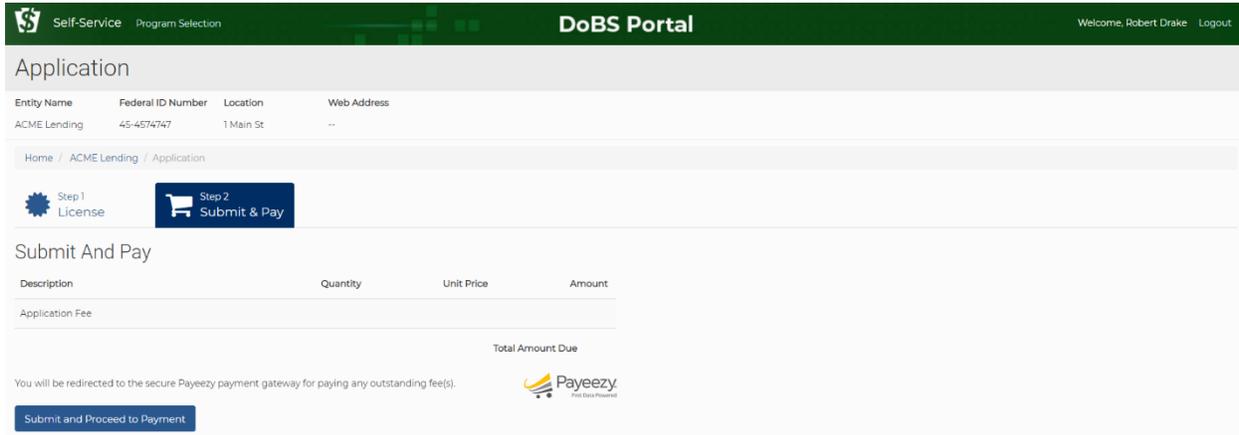
1. Consumer Discount Company Act

Enter Name Below

- [Step 2 – Submit & Pay] screen will then be launched.

User Guide

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a green header with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the header, the page title is 'Application'. A table displays application details: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (--). A breadcrumb trail reads 'Home / ACME Lending / Application'. Two steps are shown: 'Step 1 License' (disabled) and 'Step 2 Submit & Pay' (active). The 'Submit And Pay' section contains a table with one row: 'Application Fee'. Below the table, it shows 'Total Amount Due'. A message states: 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. The Payeezy logo is visible. A blue button labeled 'Submit and Proceed to Payment' is at the bottom.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Consumer Discount Company Branch

1. After selecting “Consumer Discount Company Branch” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Consumer Discount Company Branch New License] screen will be launched. Consumer Discount Company Branch license requires the selection of a [Parent License] There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

Test Entity 2 Name Change

Federal ID Number Web Address

77-7777777

--

Home / Test Entity 2 Name Change / Apply for a License

Apply for a License

License Type *

Consumer Discount Company Branch

Parent License *

--

Required when a branch license is selected. In order to apply for a branch license, an existing primary license or pending license application must be selected.

Location *

--

Cancel

Submit

The form will need to be filled out and will have 6 sections – General Details, License D/B/A, Financial Documents, Branch Manager, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] Section

Application for a Consumer Discount Branch New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount Branch New License

 Step 1 License
  Step 2 Submit & Pay

- General Details
- License D/B/As
- Financial Documents
- Branch Manager
- Contacts
- Affirmation

General Details Save

Does applicant currently hold one or more consumer discount company licenses? *
 Yes No

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers and directors as per Section 12 of the Consumer Discount Company Act. Instructions for completing all required criminal history checks (PATCH and IdentoGo) and can be found at the end of the application.

Has any director or officer identified on this application ever been charged with, convicted of, pled guilty to, or pled nolo contendere (no contest) to any felony offense in this Commonwealth or anywhere else? Section 12 of the Consumer Discount Company Act. *

Yes No

Has any director or officer identified on this application ever been directly or indirectly, connected with any organization in Pennsylvania or elsewhere which had any application for license refused by any federal, state or municipal authority, or which had its license or registration suspended, canceled or revoked by such an authority? *

Yes No

Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *

Yes No

Other Associated Department of Banking and Securities Licenses

A Consumer Discount Company licensee may conduct business in any licensed place of business or where another business is conducted by the licensee or another person unless the Department determines that the conduct of such other business has concealed evasions of the Consumer Discount Company Act.

Are there any additional business that will be operating from the location of the proposed Consumer Discount Company Licensee? *

Yes No

Next >

[License D/B/As] Section

When applying for Consumer Discount Company Branch license please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.

Application for a Consumer Discount Branch New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount Branch New License

 **Step 1**
License
  **Step 2**
Submit & Pay

- General Details
- License D/B/As**
- Financial Documents
- Branch Manager
- Contacts
- Affirmation

License D/B/As

Save

Please select applicable D/B/As

<input type="checkbox"/>	Name	Fictitious Name Registration Document
	<i>Entity has no D/B/A registrations.</i>	

← Previous

Next →

[Financial Documents]

On the Financial documents page, you will need to load the initial or current financial documents

Application for a Consumer Discount Branch New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount Branch New License

 **Step 1**
License
  **Step 2**
Submit & Pay

- General Details
- License D/B/As
- Financial Documents**
- Branch Manager
- Contacts
- Affirmation

Financial Documents

Save

The applicant corporation for the initial consumer discount company license must be incorporated with a minimum capitalization (issued and outstanding stock and additional paid-in capital) of \$75,000 (seventy-five thousand dollars). For additional offices, the \$75,000 initial minimum capitalization requirement is increased by \$25,000 (twenty-five thousand dollars) per additional office. The minimum capital must be maintained as permanent capital that shall not be distributed to stockholders or be repurchased by a licensee without the prior written approval of the Secretary of Banking and Securities.

Please attach the initial or current financial statement in accordance with the following:

1. Statements should be prepared and signed by a certified public accountant and prepared in compliance with generally accepted accounting principles.
2. The financial statements must include, as a minimum, a balance sheet, statement of income and expense, retained earnings, change of financial position, any related notes to such statements, as well as other financial information which the Department may require.
3. If the applicant's fiscal year ends 120 days or more prior to the date of initial application, then the applicant must forward the aforementioned financial statements covering the most recent fiscal year, and, the interim financial statements covering the most recent accounting period current to within 60 days of the date of application. Interim financial statements shall be constructed in compliance with the same accounting principles used to prepare the company's annual financial statements and shall be attested as being true and correct by the applicant's president and/or chief accounting officer.
4. If the applicant is affiliated with another business entity then the applicant shall provide the aforementioned statements reflecting the applicant's financial condition and operation on an unconsolidated basis; and, in addition thereto, the applicant must furnish the same statements on a consolidated and/or combined basis to reflect the economic reality of all affiliations. If you have any questions, please contact the Department's Division of Licensing at 717-787-3717.

Attach Files...

← Previous

Next →

User Guide

Click on the [Attach Files...] button and select the file you want to attach. You can attach as many financial documents as needed.

[Branch Manager] Section

Complete the Branch Manager form and Click [Next] to move to Contacts

****Please take note of the **Country** designation, it is defaulted to United States.****

Application for a Consumer Discount Branch New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount Branch New License

Step 1
License

Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Branch Manager

Contacts

Affirmation

Branch Manager Save

First Name *

Middle Name

Title *

Social Security Number *

Home Phone Number *

Email Address *

Country *

Street Address *

City *

Zip / Postal Code * **State / Province *** **County ***

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the **Country** designation, it is defaulted to United States.****

Application for a Consumer Discount Branch New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount Branch New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Branch Manager

Contacts

Affirmation

Contacts Save

Please provide the following information about the required contact types: **Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, Billing Contact**

--
Copy Existing Contact
Add Contact

Previous
Next

- Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.

Application for a Consumer Discount Branch New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Consumer Discount Branch New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Financial Documents

Branch Manager

Contacts

Affirmation

Affirmation Save

I understand by submitting this Consumer Discount Company Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 P.A.C.S. § 4904 relating to unsworn falsification to authorities." *

I attest that I have read and understand the following (click each for link):

1. Consumer Discount Company Act

Enter Name Below

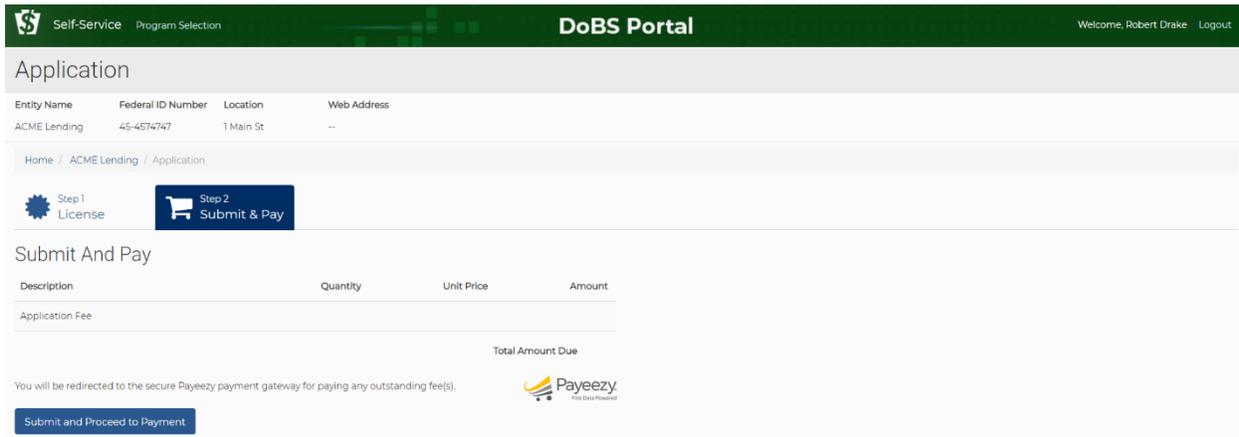
Finalize Application and Proceed to Cart

Previous

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.

User Guide



When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

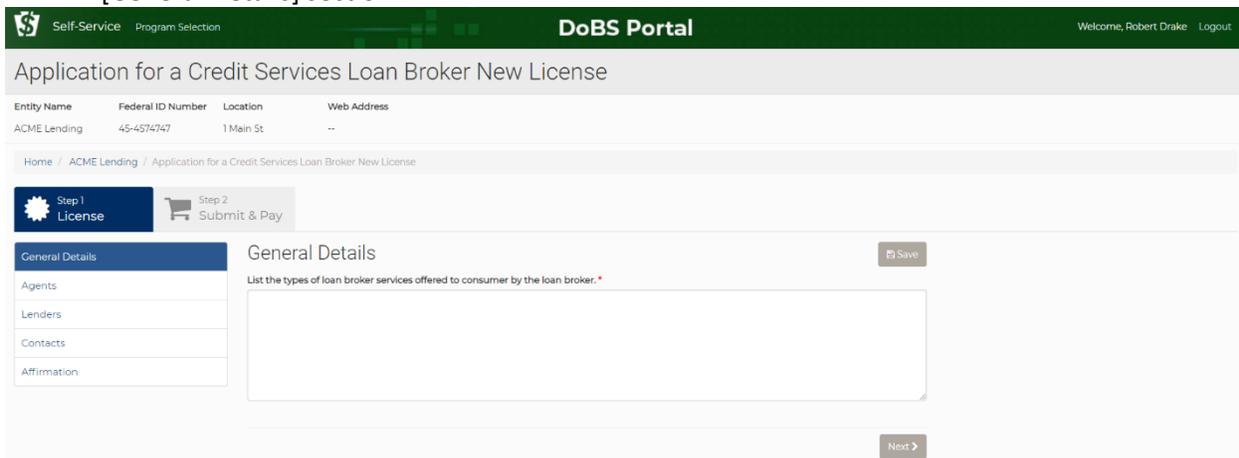
Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Credit Services Loan Broker

1. After selecting “Credit Services Loan Broker” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Credit Services Loan Broker New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form will need to be filled out and will have 5 sections – General Details, License DBA’s, Agents, Lenders, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] section



User Guide

[License D/B/As] Section

When applying for Credit Services Loan Broker registration please select any DBA's that will be associated with this license by clicking the checkbox next to the appropriate name.

Application for a Credit Services Loan Broker New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Credit Services Loan Broker New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Agents

Lenders

Contacts

Affirmation

License D/B/As

Please select applicable D/B/As Save

Name Fictitious Name Registration Document

Entity has no D/B/A registrations.

Previous
Next

[Agents] section

Application for a Credit Services Loan Broker New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity	55-5555555	21 Main St	www.thereisntone.com

Home / Test Entity / Application for a Credit Services Loan Broker New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Agents

Lenders

Contacts

Affirmation

Agents

Identify names and addresses of all agents and employees of the loan broker who act or will act as a loan broker on behalf of the loan broker. Section 8(d)

Add Agent

Previous
Next

You can add one or more agents by clicking on the [Add Agent] button and then completing the add agent form for each of them.

****Please take note of the Country designation, it is defaulted to United States.****

User Guide

[Lenders] section

Application for a Credit Services Loan Broker New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity	55-5555555	21 Main St	www.thereisntone.com

Home / Test Entity / Application for a Credit Services Loan Broker New License

Step 1 License | Step 2 Submit & Pay

- General Details
- License D/B/As
- Agents
- Lenders**
- Contacts
- Affirmation

Lenders

List the name, address, and telephone number of all loan brokers or lenders on who behalf the applicant acts or will act.

[Add Lender](#)

[Save](#)

[Previous](#) [Next](#)

You can add one or more lenders by clicking on the [Add Lender] button and then completing the add lender form for each of them.

****Please take note of the **Country** designation, it is defaulted to United States.****

- General Details
- License D/B/As
- Agents
- Lenders**
- Contacts
- Affirmation

Lenders

Identify names and addresses of all agents and employees of the loan broker who act or will act as a loan broker on behalf of the loan broker. Section 8(d)

[Add Lender](#) [Save](#)

Lender [Remove](#)

Full Name *
Full Name

Phone Number **Fax Number**
Phone Number Fax Number

Email Address *
Email

Country *
United States

Street Address *
Street and number, P.O. box, c/o.
Apartment, suite, unit, building, floor, etc.

City *
City

Zip / Postal Code * **State / Province *** **County ***
Zip / Postal Code -- --

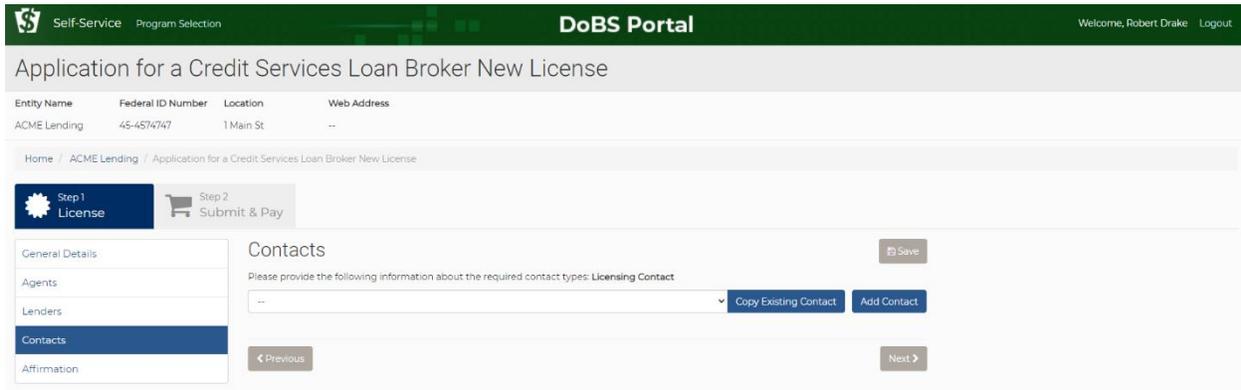
[Previous](#) [Next](#)

User Guide

[Contacts] Section

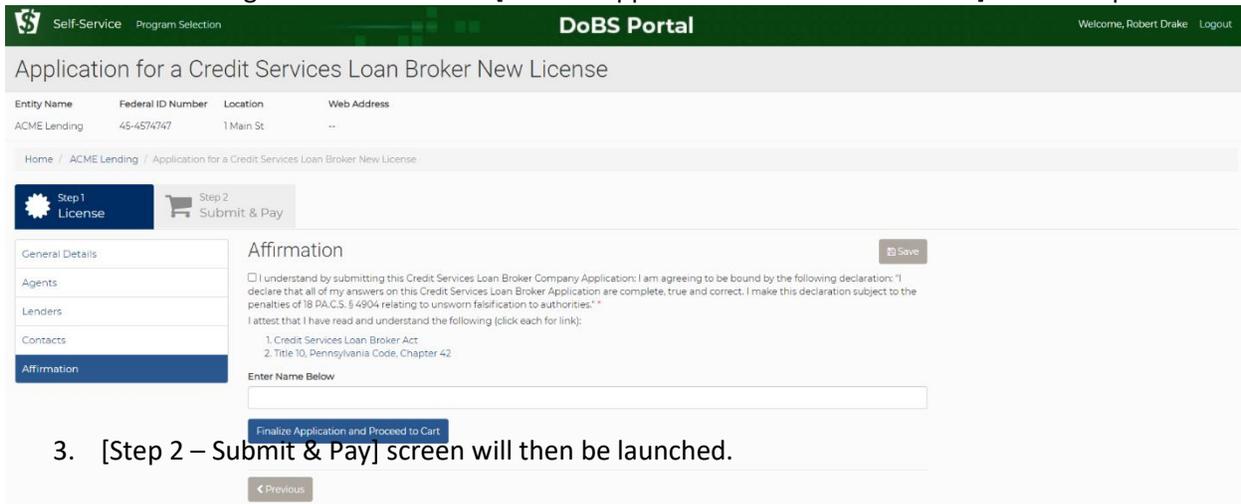
The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the **Country** designation, it is defaulted to United States.****



The screenshot shows the 'Contacts' section of the application. At the top, there is a navigation bar with 'Self-Service Program Selection' and 'DoBS Portal'. Below this, the application title is 'Application for a Credit Services Loan Broker New License'. A table displays entity information: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (..). A breadcrumb trail shows 'Home / ACME Lending / Application for a Credit Services Loan Broker New License'. On the left, a sidebar contains menu items: 'Step 1 License', 'Step 2 Submit & Pay', 'General Details', 'Agents', 'Lenders', 'Contacts', and 'Affirmation'. The main content area is titled 'Contacts' and includes a 'Save' button. Below the title, it says 'Please provide the following information about the required contact types: Licensing Contact'. There is a dropdown menu with '..' selected, and buttons for 'Copy Existing Contact' and 'Add Contact'. At the bottom of the section are 'Previous' and 'Next' navigation buttons.

2. Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.

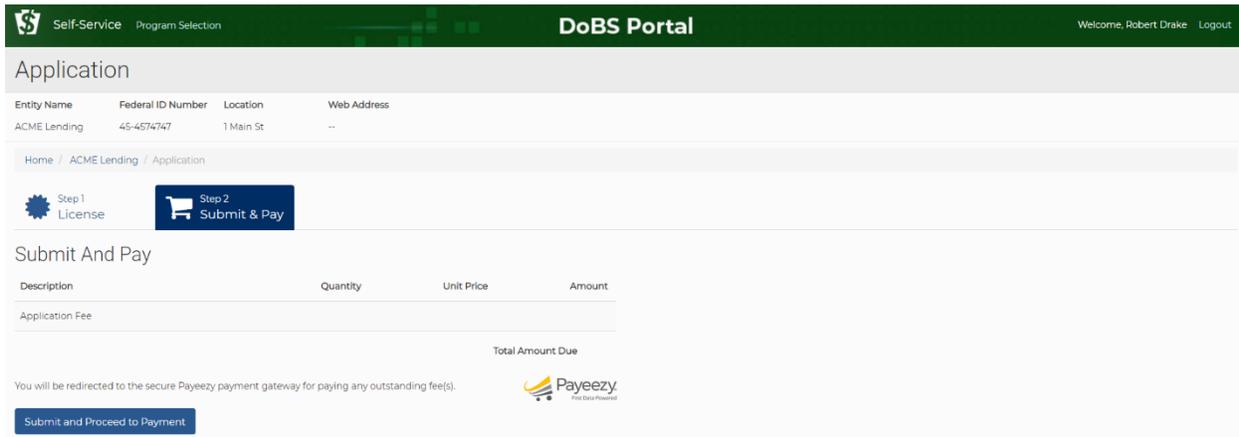


The screenshot shows the 'Affirmation' section of the application. The navigation bar and application title are the same as in the previous screenshot. The breadcrumb trail is 'Home / ACME Lending / Application for a Credit Services Loan Broker New License'. The sidebar menu items are the same, with 'Affirmation' now selected. The main content area is titled 'Affirmation' and includes a 'Save' button. Below the title, there is a checkbox with the text: 'I understand by submitting this Credit Services Loan Broker Company Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this Credit Services Loan Broker Application are complete, true and correct. I make this declaration subject to the penalties of 18 Pa.C.S. § 4904 relating to unsworn falsification to authorities." I attest that I have read and understand the following (click each for link):'. Below this, there are two numbered links: '1. Credit Services Loan Broker Act' and '2. Title 10, Pennsylvania Code, Chapter 42'. There is a text input field labeled 'Enter Name Below'. At the bottom of the section are 'Finalize Application and Proceed to Cart' and 'Previous' buttons.

3. [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.

User Guide



The screenshot shows the 'Application' page in the DoBS Portal. At the top, there is a green header with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the header, the page title 'Application' is displayed. A table lists application details: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (..). A breadcrumb trail shows 'Home / ACME Lending / Application'. Two navigation buttons are present: 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Submit And Pay' section contains a table with one row: 'Application Fee'. Below the table, it indicates the 'Total Amount Due' and provides a note: 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. The Payeezy logo is shown next to this note. At the bottom, there is a blue button labeled 'Submit and Proceed to Payment'.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Installment Seller

1. After selecting “Installment Seller” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for an Installment Seller New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form will need to be filled out and will have 4 sections – General Details, License DBA’s, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] section

Application for a Installment Seller New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Installment Seller New License



Step 1
License



Step 2
Submit & Pay

General Details

General Details Save

Dealer Id

Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else? Section 6217(a)(3) of the Consumer Credit Code. *

Yes No

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers, directors, owners, partners or members and any managers as per Section 6217(a)(3) of the Consumer Credit Code. Instructions for completing all required criminal history checks (PATCH and Identigo) and can be found at the end of application.

Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director, employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) to or been convicted of a violation under Section 6271 (relating to operating without a license) or subsection A of section 37 of the former act known as the Motor Sales Finance Act? Section 6217(b)(2) of the Consumer Credit Code? *

Yes No

Do you provide or arrange financing for Manufactured Homes? *

Yes No

Has the applicant, as shown in Question #1, entered into any installment sale contracts prior to applying for an Installment Seller license? *

Yes No

Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *

Yes No

Next →

[License D/B/As] Section

When applying for Installment Seller license please select any DBA’s that will be associated with this license by clicking the checkbox next to the appropriate name.

User Guide

Application for a Installment Seller New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Installment Seller New License

 Step 1
License

 Step 2
Submit & Pay

General Details

License D/B/As

Contacts

Affirmation

License D/B/As

Please select applicable D/B/As

Name
Fictitious Name Registration Document

Entity has no D/B/A registrations.

 Save

 Previous

Next 

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the Country designation, it is defaulted to United States.****

Self-Service Program Selection
DoBS Portal
Welcome, Robert Drake Logout

Application for a Installment Seller New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Home / ACME Lending / Application for a Installment Seller New License

 Step 1
License

 Step 2
Submit & Pay

General Details

Contacts

Affirmation

Contacts

Please provide the following information about the required contact types: Licensing Contact

--

 Copy Existing Contact

 Add Contact

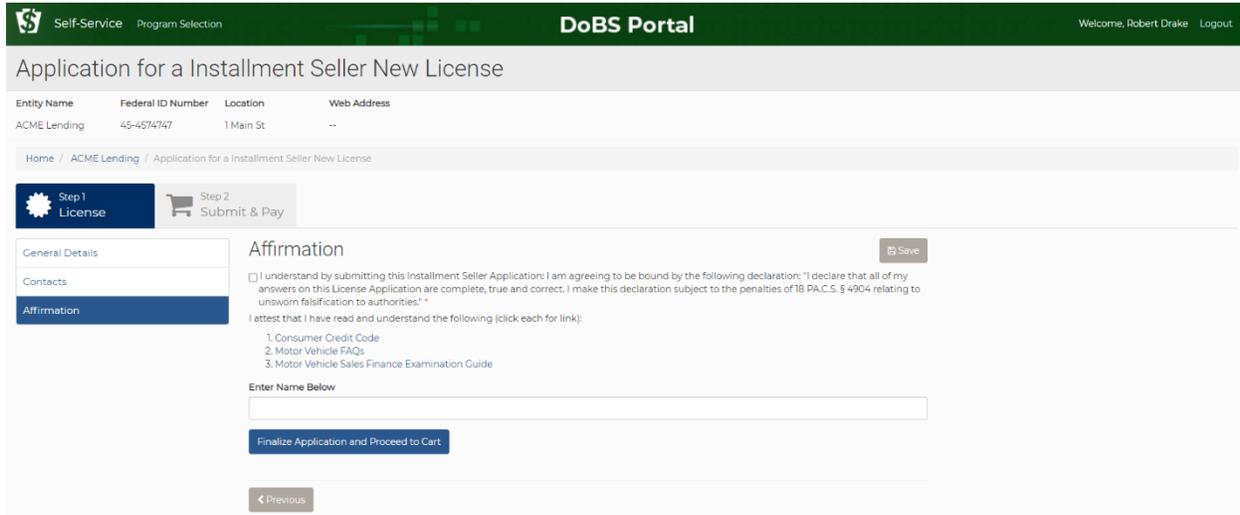
 Save

 Previous

Next 

User Guide

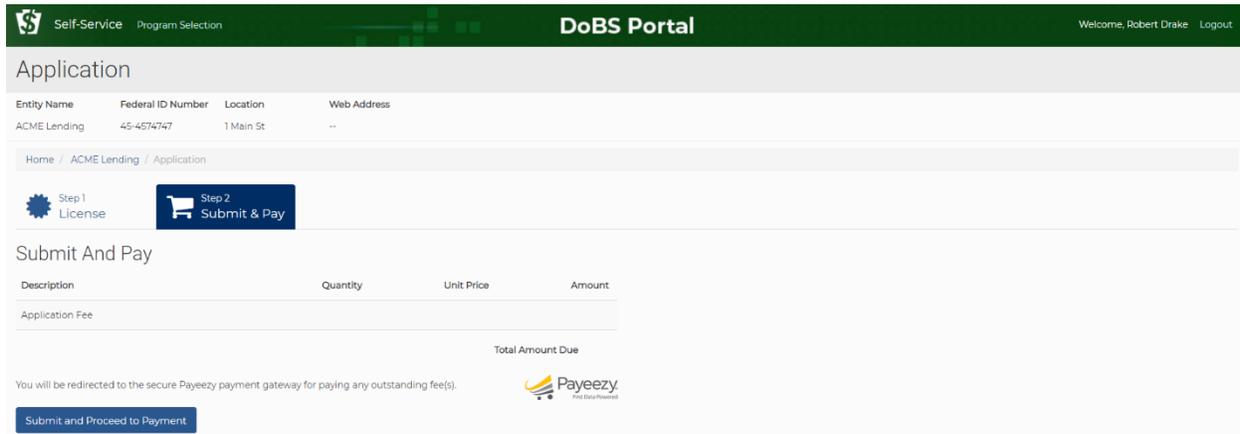
- Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.
-



The screenshot shows the 'DoBS Portal' interface. At the top, it says 'Self-Service Program Selection' and 'DoBS Portal'. The user is logged in as 'Robert Drake'. The main heading is 'Application for an Installment Seller New License'. Below this, there is a table with columns: Entity Name, Federal ID Number, Location, and Web Address. The data row shows 'ACME Lending', '45-4574747', '1 Main St', and '--'. A breadcrumb trail reads 'Home / ACME Lending / Application for an Installment Seller New License'. There are two main steps: 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Affirmation' section is active, containing a 'Save' button, a checkbox for understanding the application, a declaration statement, and a list of links to read and understand. Below the links is a text input field labeled 'Enter Name Below' and a 'Finalize Application and Proceed to Cart' button. A 'Previous' button is also visible.

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface. At the top, it says 'Self-Service Program Selection' and 'DoBS Portal'. The user is logged in as 'Robert Drake'. The main heading is 'Application'. Below this, there is a table with columns: Entity Name, Federal ID Number, Location, and Web Address. The data row shows 'ACME Lending', '45-4574747', '1 Main St', and '--'. A breadcrumb trail reads 'Home / ACME Lending / Application'. There are two main steps: 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Submit And Pay' section is active, showing a table with columns: Description, Quantity, Unit Price, and Amount. The table contains one row: 'Application Fee'. Below the table, it says 'Total Amount Due'. A message states: 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. The Payeezy logo is visible. A 'Submit and Proceed to Payment' button is at the bottom.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Retail Grocery Store Check Casher

1. After selecting “Retail Grocery Store Check Casher” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Retail Grocery Store Check Casher New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form will need to be filled out and will have 4 sections – General Details, License DBA’s, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] section

Application for a Retail Grocery Store Check Casher New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Retail Grocery Store Check Casher New License



Step 1
License



Step 2
Submit & Pay

General Details	General Details
<div style="background-color: #f2f2f2; padding: 2px;">License D/B/As</div> <div style="background-color: #f2f2f2; padding: 2px;">Contacts</div> <div style="background-color: #f2f2f2; padding: 2px;">Affirmation</div>	<div style="text-align: right; font-size: small; margin-bottom: 10px;">  Save </div> <p>Are you a Retail Food Store licensed/registered as a food establishment as defined in Section 2 of the Food Act (P.L. 421, No 70)? *</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <p>Are you a Retail Food Store licensed/registered as a public eating or drinking place as defined in Section 1 of the Public Eating and Drink Place Law (P.L. 926, No. 369)? *</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <p>Gross Income Revenue for the last calendar year. *</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; align-items: center;"> \$ <input style="width: 90%;" type="text" value="Amount"/> </div> <p>Total Gross Revenue for cashing checks for the last calendar year. *</p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; align-items: center;"> \$ <input style="width: 90%;" type="text" value="Amount"/> </div> <p style="font-size: x-small; margin-top: 5px;">Have any legal proceedings involving consumer protection, usury, lending, real estate, licensing violations, breach of judiciary duty, fraud or similar issues been instituted, continued or concluded against the licensee? *</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <div style="text-align: right; margin-top: 10px; font-size: small;">  Next > </div>

[License D/B/As] Section

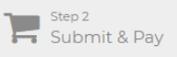
When applying for Retail Grocery Store Check Casher license please select any DBA’s that will be associated with this license by clicking the checkbox next to the appropriate name.

User Guide

Application for a Retail Grocery Store Check Casher New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Retail Grocery Store Check Casher New License

 Step 1 License
  Step 2 Submit & Pay

General Details	<h3>License D/B/As</h3> <p>Please select applicable D/B/As</p> <p><input type="checkbox"/> Name Fictitious Name Registration Document</p> <p style="text-align: center;"><i>Entity has no D/B/A registrations.</i></p>	 Save
License D/B/As		
Contacts		
Affirmation		
 Previous  Next		

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the Country designation, it is defaulted to United States.****

 Self-Service Program Selection
DoBS Portal Welcome, Robert Drake [Logout](#)

Application for a Retail Grocery Store Check Casher New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

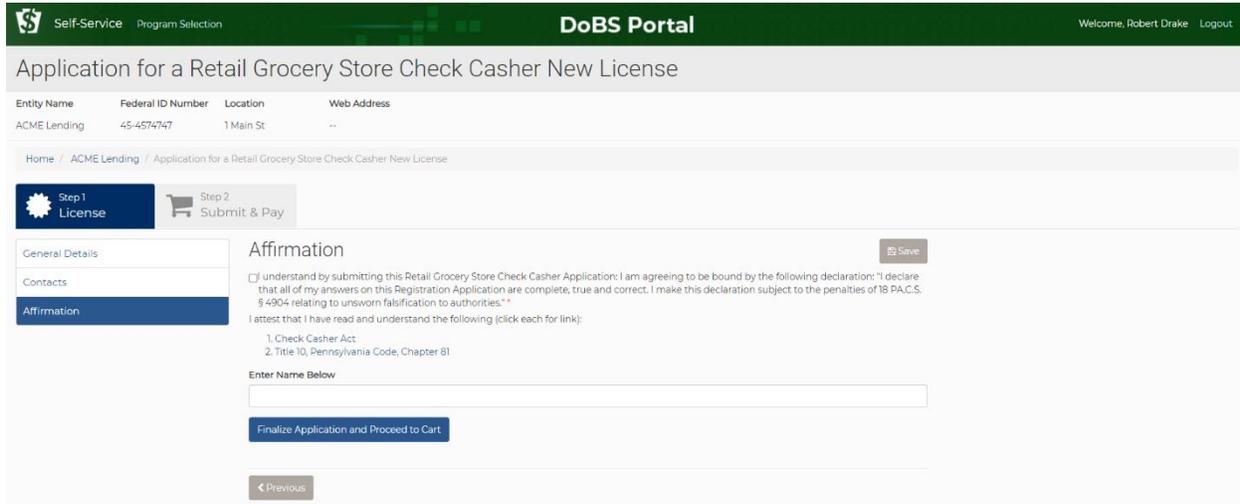
Home / ACME Lending / Application for a Retail Grocery Store Check Casher New License

 Step 1 License
  Step 2 Submit & Pay

General Details	<h3>Contacts</h3> <p>Please provide the following information about the required contact types: Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, Billing Contact</p> <p>--  Save</p> <p style="text-align: right;"> <input type="button" value="Copy Existing Contact"/> <input type="button" value="Add Contact"/> </p>
Contacts	
Affirmation	
 Previous  Next	

User Guide

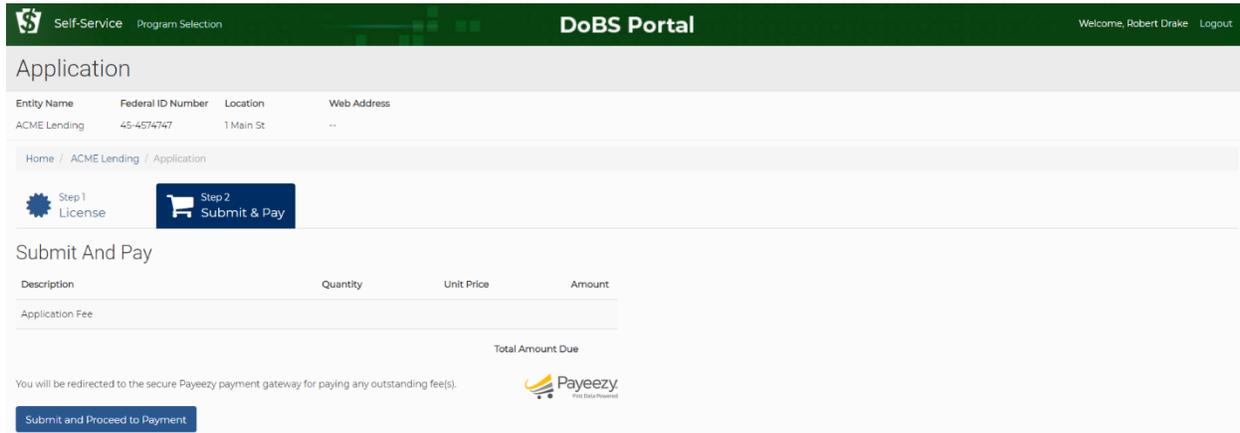
- Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.
-



The screenshot shows the 'DoBS Portal' interface for 'Application for a Retail Grocery Store Check Casher New License'. The user is logged in as Robert Drake. The page is divided into two main sections: 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Affirmation' section is active, containing a 'Save' button, a checkbox for agreement, a declaration text, and a list of links to relevant acts. Below the links is a text input field for the user's name and a 'Finalize Application and Proceed to Cart' button. A 'Previous' button is also visible at the bottom left.

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



The screenshot shows the 'DoBS Portal' interface for 'Application'. The user is logged in as Robert Drake. The page is divided into two main sections: 'Step 1 License' and 'Step 2 Submit & Pay'. The 'Submit And Pay' section is active, displaying a table with columns for Description, Quantity, Unit Price, and Amount. The table contains one row for 'Application Fee'. Below the table is a 'Total Amount Due' section. A message states: 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. The Payeezy logo is displayed. A 'Submit and Proceed to Payment' button is located at the bottom left.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Applying for a License – Retail Grocery Store Check Casher Branch

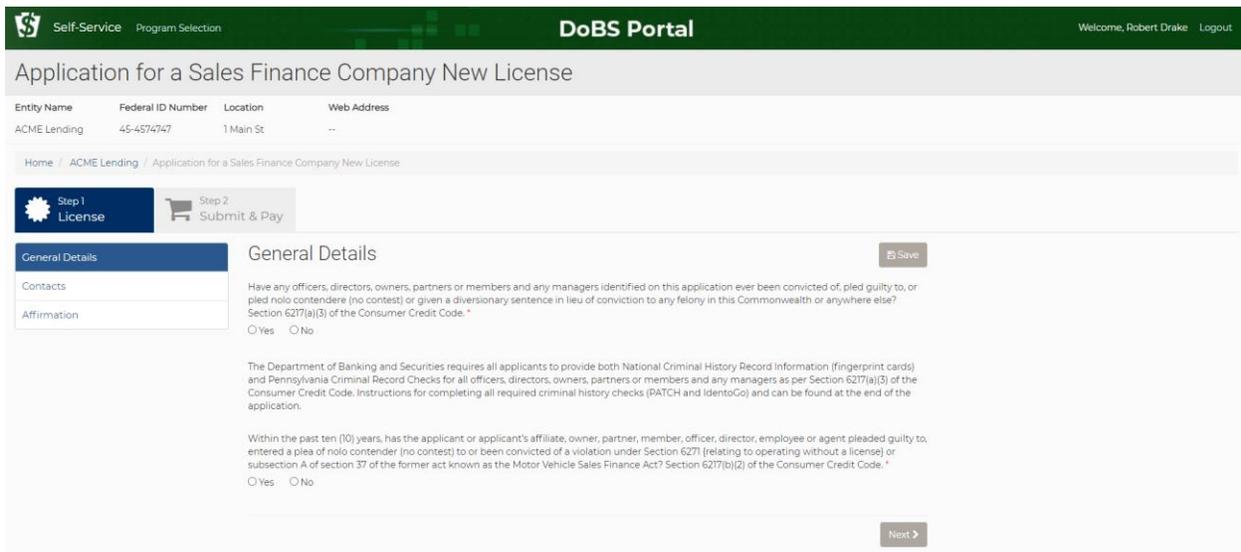
The process to apply for a Branch license is the same as the Retail Grocery Store Check Casher license except you will need to provide a Parent License and a Branch Manager.

Applying for a License – Sales Finance

1. After selecting “Sales Finance” as the License Type and the location associated with it on the [Apply for a License] screen, the [Application for a Sales Finance New License] screen will be launched. There are 2 Steps – Step 1 License and Step 2 Submit & Pay.

The form will need to be filled out and will have 4 sections – General Details, License DBA’s, Contacts and Affirmation. Required fields will have a * beside them.

[General Details] section



DoBS Portal | Self-Service | Program Selection | Welcome, Robert Drake | Logout

Application for a Sales Finance Company New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Home / ACME Lending / Application for a Sales Finance Company New License

Step 1 License | Step 2 Submit & Pay

General Details | Save

Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else? Section 6217(a)(3) of the Consumer Credit Code. *

Yes No

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers, directors, owners, partners or members and any managers as per Section 6217(a)(3) of the Consumer Credit Code. Instructions for completing all required criminal history checks (PATCH and IdentoGo) and can be found at the end of the application.

Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director, employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) to or been convicted of a violation under Section 6217 (relating to operating without a license) or subsection A of section 37 of the former act known as the Motor Vehicle Sales Finance Act? Section 6217(b)(2) of the Consumer Credit Code. *

Yes No

Next >

[License D/B/As] Section

When applying for Sales Finance license please select any DBA’s that will be associated with this license by clicking the checkbox next to the appropriate name.

User Guide

Application for a Sales Finance Company New License

Entity Name	Federal ID Number	Location	Web Address
Test Entity 2 Name Change	77-7777777	295 Old Mississippi Rd	--

Home / Test Entity 2 Name Change / Application for a Sales Finance Company New License

Step 1 License | Step 2 Submit & Pay

General Details | **License D/B/As** | Contacts | Affirmation

License D/B/As

Please select applicable D/B/As

Name Fictitious Name Registration Document

Entity has no D/B/A registrations.

Save

Previous | Next

[Contacts] Section

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the Country designation, it is defaulted to United States.****

Self-Service Program Selection | DoBS Portal | Welcome, Robert Drake Logout

Application for a Sales Finance Company New License

Entity Name	Federal ID Number	Location	Web Address
ACME Lending	45-4574747	1 Main St	--

Home / ACME Lending / Application for a Sales Finance Company New License

Step 1 License | Step 2 Submit & Pay

General Details | **Contacts** | Affirmation

Contacts

Please provide the following information about the required contact types: Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, Billing Contact

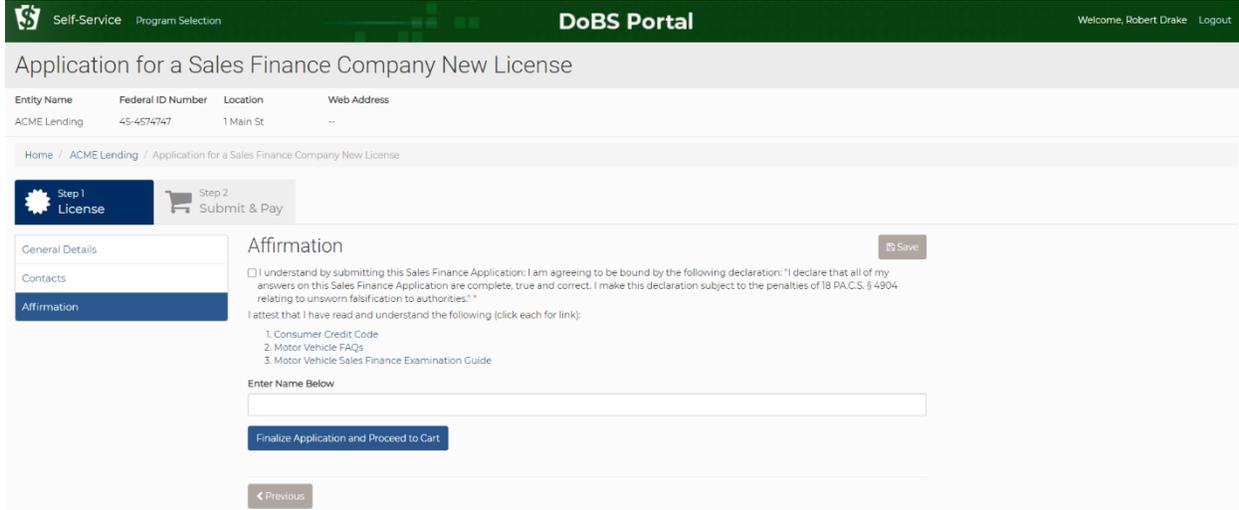
-- Copy Existing Contact | Add Contact

Save

Previous | Next

User Guide

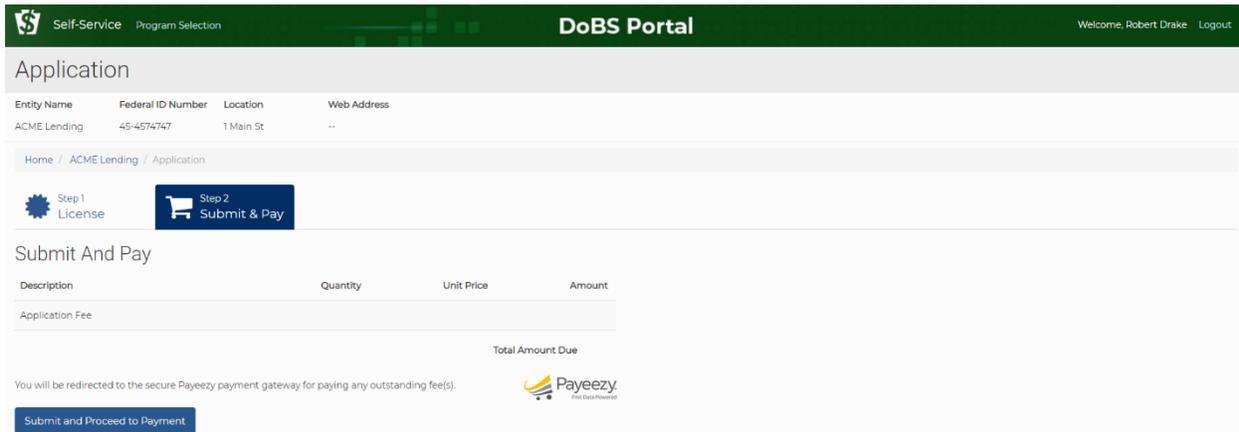
- Once all the information regarding the license application has been entered, the user will have to affirm the information on the [Affirmation] section. The Name entered will serve as the electronic signature. Click on the [Finalize Application and Proceed to Cart] button to proceed.



The screenshot shows the 'DoBS Portal' interface. At the top, there is a navigation bar with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the navigation bar, the page title is 'Application for a Sales Finance Company New License'. A table displays entity information: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (..). A breadcrumb trail reads 'Home / ACME Lending / Application for a Sales Finance Company New License'. Two main steps are shown: 'Step 1 License' (active) and 'Step 2 Submit & Pay'. On the left, a sidebar contains 'General Details', 'Contacts', and 'Affirmation' (selected). The main content area is titled 'Affirmation' and includes a 'Save' button. A checkbox is present with the text: 'I understand by submitting this Sales Finance Application, I am agreeing to be bound by the following declaration: I declare that all of my answers on this Sales Finance Application are complete, true and correct. I make this declaration subject to the penalties of 18 P.A.C.S. § 4904 relating to unsworn falsification to authorities.*'. Below this, it says 'I attest that I have read and understand the following (click each for link):' followed by a list: 1. Consumer Credit Code, 2. Motor Vehicle FAQs, 3. Motor Vehicle Sales Finance Examination Guide. There is an 'Enter Name Below' text box, a 'Finalize Application and Proceed to Cart' button, and a '< Previous' button.

- [Step 2 – Submit & Pay] screen will then be launched.

When an application is submitted to DOBS, all information will be locked. Prior to submission, the user should make sure that all information is complete, true and correct as it is subject to the penalties.



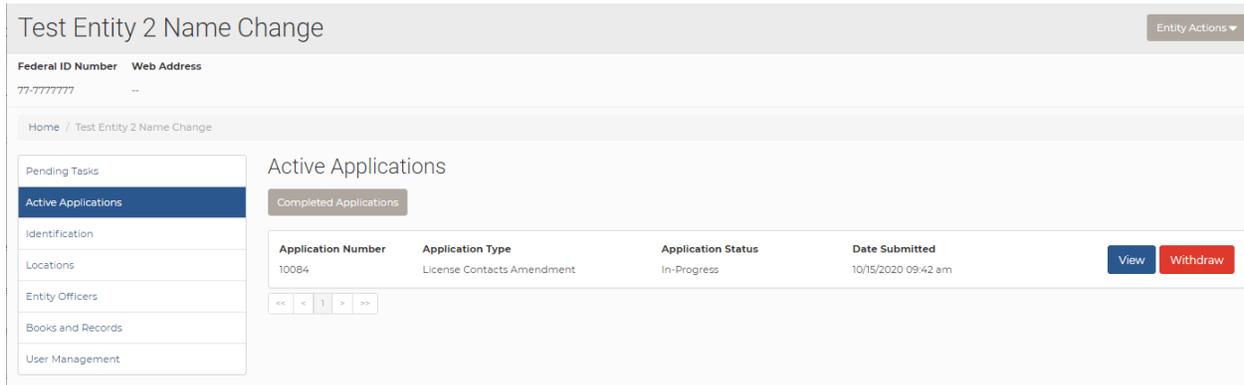
The screenshot shows the 'DoBS Portal' interface. At the top, there is a navigation bar with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the navigation bar, the page title is 'Application'. A table displays entity information: Entity Name (ACME Lending), Federal ID Number (45-4574747), Location (1 Main St), and Web Address (..). A breadcrumb trail reads 'Home / ACME Lending / Application'. Two main steps are shown: 'Step 1 License' and 'Step 2 Submit & Pay' (active). Below the steps, the page title is 'Submit And Pay'. A table with columns 'Description', 'Quantity', 'Unit Price', and 'Amount' shows one row: 'Application Fee'. Below the table, it says 'Total Amount Due'. A message states: 'You will be redirected to the secure Payeezy payment gateway for paying any outstanding fee(s)'. The Payeezy logo is visible. A 'Submit and Proceed to Payment' button is at the bottom.

When the user clicks on [Submit and Proceed to Payment], the user will be redirected to a third-party vendor – Payeezy – where they will enter their payment information.

Once the payment goes through, the user will be redirected back to the Non-Depository dashboard.

Viewing Applications

The DOBS Portal enables the user to view the status of the application. On the Entity Dashboard, the user can go to the [Active Applications] section to see the status of an existing application.



The screenshot shows the 'Test Entity 2 Name Change' page. At the top, there are fields for 'Federal ID Number' (77-7777777) and 'Web Address' (---). Below this is a breadcrumb trail: 'Home / Test Entity 2 Name Change'. On the left is a sidebar menu with options: 'Pending Tasks', 'Active Applications' (selected), 'Identification', 'Locations', 'Entity Officers', 'Books and Records', and 'User Management'. The main content area is titled 'Active Applications' and has a 'Completed Applications' tab. A table lists one application:

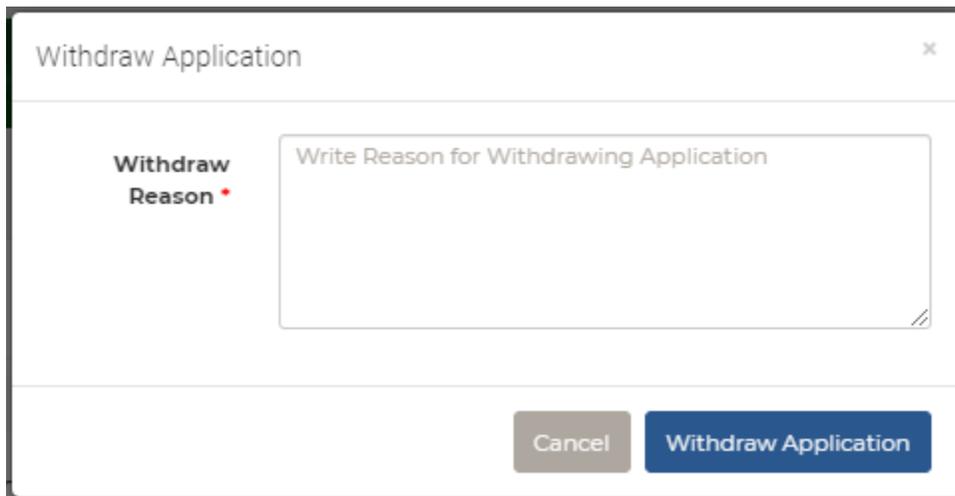
Application Number	Application Type	Application Status	Date Submitted	
10084	License Contacts Amendment	In-Progress	10/15/2020 09:42 am	View Withdraw

Below the table is a pagination control: '<< < 1 > >>'. There is also an 'Entity Actions' dropdown menu in the top right corner.

Withdraw License Applications

The DoBS Portal will allow a user to withdraw and active application by clicking the [Withdraw] button on the application they wish to withdraw.

You will need to give a reason for the withdrawal and confirm by click on [Withdraw Application]



The 'Withdraw Application' dialog box has a title bar with a close button (X). On the left, it says 'Withdraw Reason *'. To the right is a large text input area with the placeholder text 'Write Reason for Withdrawing Application'. At the bottom, there are two buttons: 'Cancel' and 'Withdraw Application'.

User Guide

Discard License Applications

The DOBS Portal enables the user to discard a saved application. On the Non-Depository Dashboard, the user can go to the [Draft License Applications] section and click on the [Discard] button.

Self-Service Program Selection
DoBS Portal
Welcome, Robert Drake Logout

Non-Depository Actions ▾

Pending Tasks

No Pending Tasks

My Entities

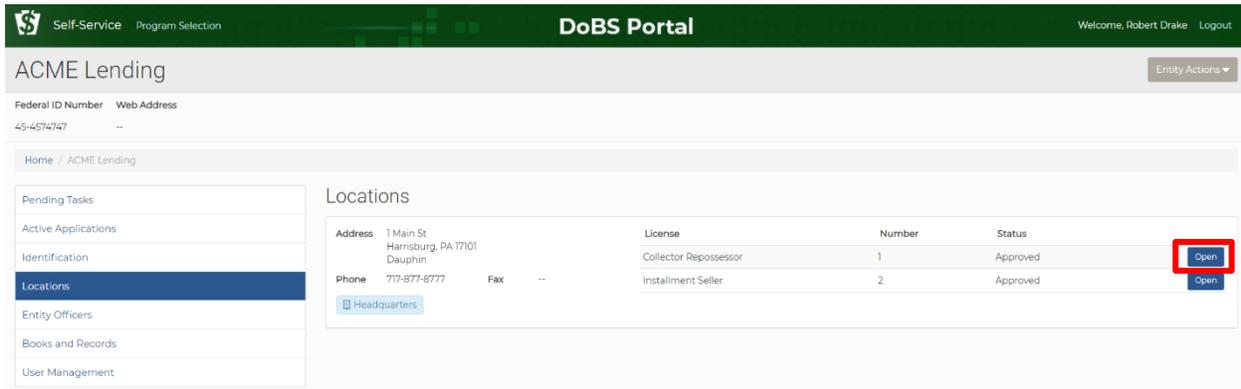
Entity Name	Federal ID Number	Status	
ACME Lending	45-4574747	Registered	Open

Draft License Applications

Entity Name	Federal ID Number	Application Type	Last Modified	
ACME Lending	45-4574747	Consumer Discount New License	08/31/2020 11:04 am	Discard Open

Accessing License Information

The DOBS Portal enables the user to view license information as well as retrieve a copy of the License Certificate. On the Entity Dashboard, the user can go to the [Locations] section and on the Location and License, click on the [Open] button.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

ACME Lending Entity Actions

Federal ID Number 45-4574747 Web Address --

Home / ACME Lending

Pending Tasks

Active Applications

Identification

Locations

Entity Officers

Books and Records

User Management

Locations

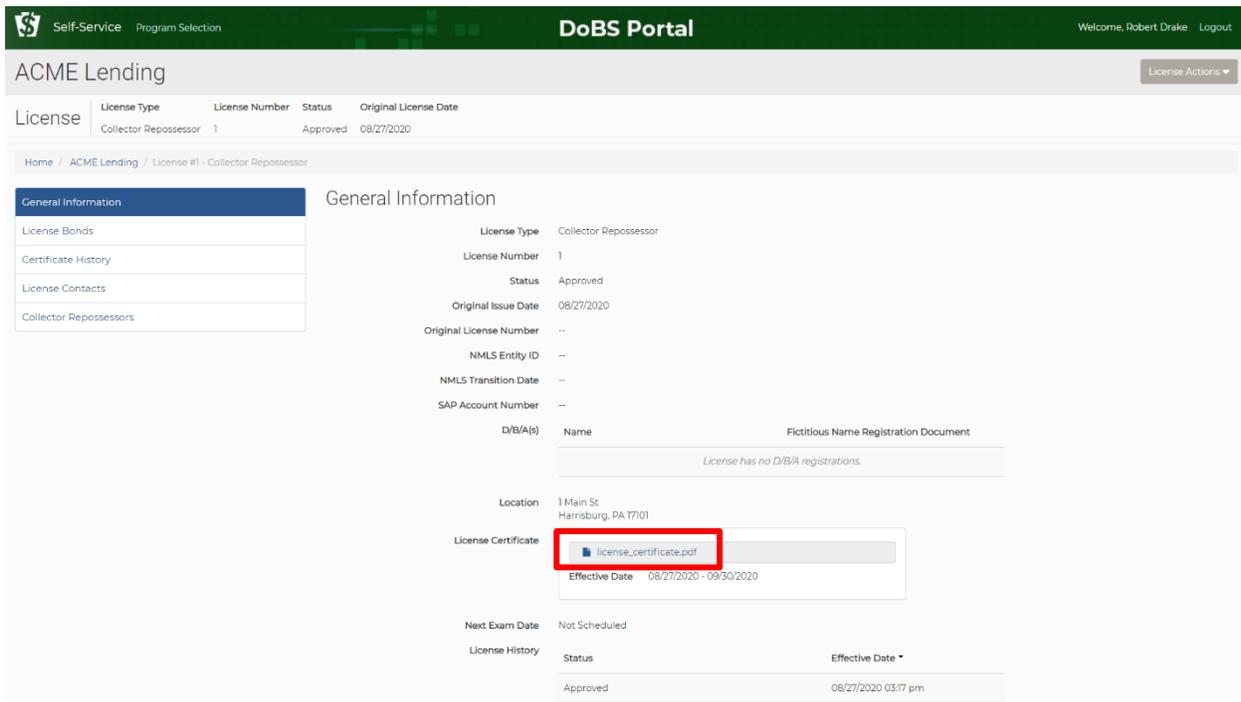
Address 1 Main St
Harrisburg, PA 17101
Dauphin

Phone 717-877-8777 Fax --

Headquarters

License	Number	Status	
Collector Reprocessor	1	Approved	Open
Installment Seller	2	Approved	Open

The user will then be presented with the License screen. The user can click on the [license_certificate.pdf] to download the certificate.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

ACME Lending License Actions

License

License Type	License Number	Status	Original License Date
Collector Reprocessor	1	Approved	08/27/2020

Home / ACME Lending / License #1 - Collector Reprocessor

General Information

License Bonds

Certificate History

License Contacts

Collector Reprocessors

General Information

License Type Collector Reprocessor

License Number 1

Status Approved

Original Issue Date 08/27/2020

Original License Number --

NMLS Entity ID --

NMLS Transition Date --

SAP Account Number --

D/B/A(s)

Name Fictitious Name Registration Document

License has no D/B/A registrations.

Location 1 Main St
Harrisburg, PA 17101

License Certificate

license_certificate.pdf

Effective Date 08/27/2020 - 09/30/2020

Next Exam Date Not Scheduled

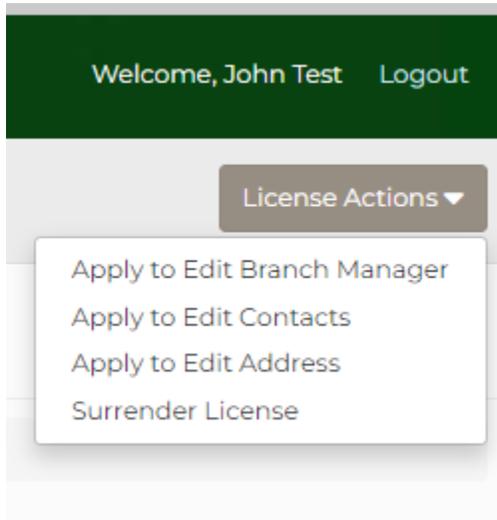
License History

Status	Effective Date
Approved	08/27/2020 03:17 pm

Surrendering A License

The DOBS Portal enables the user to surrender the license. On the Entity Dashboard, the user can go to the [Locations] section and on the Location and License, click on the [Open] button.

Click on [License Actions] in the upper right hand corner. Select [Surrender License].



Complete the requested information and any required documents.

Surrender License

Effective Date of Surrender * 

Reason for license surrender *

Upload attachments Please Attach the following information on the status of each loan to Pennsylvania consumers that are outstanding:

- Name of Consumer
- Consumer Address and telephone number
- Current Application Status
- Loan Number
- Amount of Loan
- Contact information for applicable lender with who each loan will be placed
- Date loan will be resolved

Licenses to Surrender: * License # 31 - 21 Main St

Affirmation * I understand by submitting this Surrender License Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities." *

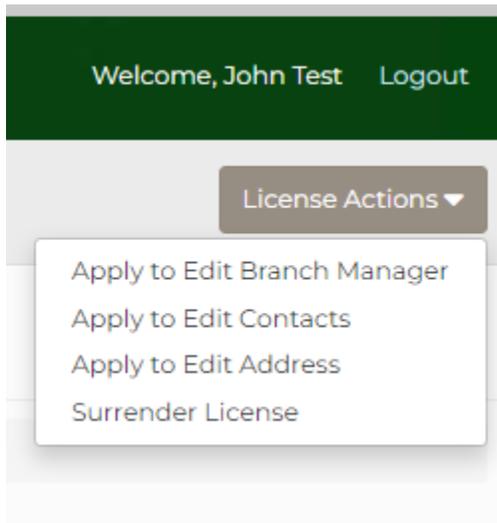
Enter Name Below

Apply to Add/Edit/Remove a Contact

The DoBS portal will allow you to apply to edit, add or remove a contact for a licensed location. This can be done from the [License] screen

On the Entity Dashboard, the user can go to the [Locations] section and on the Location and License, click on the [Open] button.

Click on [License Actions] in the upper right hand corner. Select [Apply to Edit Contacts].



[Contacts] Section

The [Remove] allows the user the remove the existing contact.

The [Copy Existing Contact] allows the user to get information that was previously entered in the [Contacts] Section or the [Entity Officers] and copy it into the license application.

****Please take note of the **Country** designation, it is defaulted to United States.****

Apply to Edit Contacts

Please provide the following information about the required contact types: **Licensing Contact, Examination Contact, Compliance Contact, Consumer Services Contact, Billing Contact**

--

Contact		<input type="button" value="Copy"/>	<input type="button" value="Remove"/>
Contact Type *	<input type="text" value="Billing Contact"/>	Title *	<input type="text" value="President"/>

After all additions/changes have been completed you will need to affirm to the edits by clicking on the [Affirmation] checkbox and then entering your name.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

User Guide

Document Upload

Upload any other relevant documents

Attach Files...

Affirmation *

I understand by submitting this License Contacts Change Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 P.A.C.S. § 4904 relating to unsworn falsification to authorities." *

Enter Name Below

Cancel

Submit

Accessing Entity Officers

The DoBS portal will allow you to apply to edit/remove an officer for an entity. This can be done from the [Entity Officer] screen.

Test Entity 2 Name Change
Entity Actions ▾

Federal ID Number
Web Address

77-7777777
--

Home / Test Entity 2 Name Change

Pending Tasks

Active Applications

Identification

Locations

Entity Officers

Books and Records

User Management

Entity Officers

First Name Seymore	Last Name Beaches	Email sdick@pagov	Residential Address 17 N 2nd St Harrisburg, PA 17101	Apply To Edit
Home Phone Number 444-555-1478	Cell Phone Number 444-555-1478	Title President	Officer Type Control Person	
First Name Buffy	Last Name Summers	Email sdick@pagov	Residential Address 17 N 2nd St Harrisburg, PA 17101	Apply To Edit
Home Phone Number 444-555-1478	Cell Phone Number 444-555-1478	Title Vice President	Officer Type Control Person	

Apply to Edit Entity Officer

[Apply To Edit](#)

To Edit/Remove an entity officer click on [Apply To Edit](#) next to the officer you want to work on. Please note: **Do Not** use the edit function to add a new officer.

To remove the officer, click on the [Officer is being removed] and click [Submit].

To edit the officer, make necessary changes to the screen and then click [Submit].

User Guide

Test Entity 2 Name Change

Federal ID Number Web Address
71-777777 --

Home / Test Entity 2 Name Change / Apply to Edit Officer

Apply to Edit Officer

Please provide the following information about the officer, director, owner, partners, member or manager of the entity.

Entity Officer

<p>Effective Date of Change *</p> <input type="text" value="Effective Date of Change"/>	<input type="checkbox"/> Officer is being removed
<p>Officer Type *</p> <input type="text" value="Control Person"/>	<p>Title *</p> <input type="text" value="President"/>
<p>First Name *</p> <input type="text" value="Seymore"/>	<p>Last Name *</p> <input type="text" value="Beaches"/>
<p>Middle Name</p> <input type="text" value="Middle Name"/>	<p>Date of Birth *</p> <input type="text" value="01/02/1900"/>
<p>Social Security Number *</p> <input type="text" value="889-98-9785"/>	<p>Cell Phone Number *</p> <input type="text" value="444-555-1478"/>
<p>Home Phone Number *</p> <input type="text" value="444-555-1478"/>	<p>Email Address *</p> <input type="text" value="sdick@ba.gov"/>

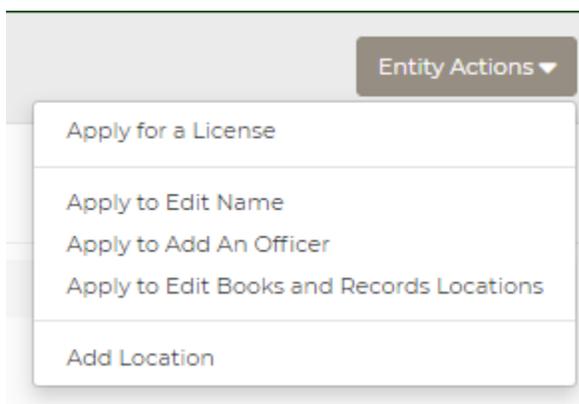
After all additions/changes have been completed you will need to affirm the information by clicking on the [Affirmation] checkbox and then entering your name.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

Apply Add an Entity Officer

The Portal gives you the ability to add an new officer by clicking on the [Entity Actions] button and then selecting [Apply to Add an Officer] from the dropdown menu.



User Guide

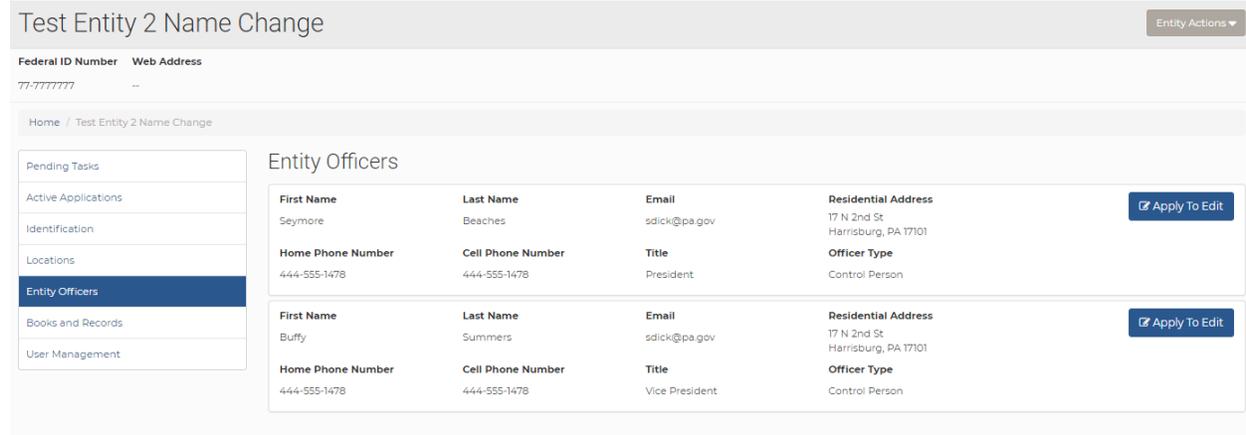
After the new officer has been added you will need to affirm to the edits by clicking on the [Affirmation] checkbox and then entering your name. If needed, please complete all criminal history requirements.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

Accessing Entity Books and Records

The DoBS portal will allow you to apply to edit/remove an Books and Records for an entity. This can be done from the [Books and Records] screen.

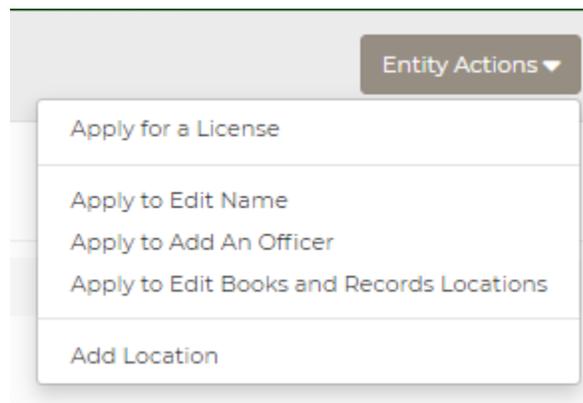


The screenshot shows a web interface for 'Test Entity 2 Name Change'. At the top right is an 'Entity Actions' dropdown menu. Below it, there are fields for 'Federal ID Number' (77-7777777) and 'Web Address' (--). A breadcrumb trail shows 'Home / Test Entity 2 Name Change'. On the left is a sidebar menu with options: Pending Tasks, Active Applications, Identification, Locations, Entity Officers (highlighted), Books and Records, and User Management. The main content area is titled 'Entity Officers' and contains two rows of officer information. Each row has columns for First Name, Last Name, Email, Home Phone Number, Cell Phone Number, Title, Residential Address, and Officer Type. Each row also has an 'Apply To Edit' button.

First Name	Last Name	Email	Residential Address	Officer Type
Seymore	Beaches	sdick@pagov	17 N 2nd St Harrisburg, PA 17101	Control Person
Buffy	Summers	sdick@pagov	17 N 2nd St Harrisburg, PA 17101	Control Person

Apply to Edit Entity Books and Records

To Edit/Remove and entity Books and click on the [Entity Actions] button and select [Apply to Edit Books and Records] from the drop down menu.



The screenshot shows the 'Entity Actions' dropdown menu open. The menu items are: Apply for a License, Apply to Edit Name, Apply to Add An Officer, Apply to Edit Books and Records Locations, and Add Location.

User Guide

On the Apply to Edit the Books and Records Locations screen you have 3 options, you can edit the existing information, create a new books and records or remove the books and record.

Add a new Books and Record.

Click on [Add Books/Records Address] then complete the information

Apply to Edit Books and Records Locations

[Click Here to Download Application Instructions](#)

Please provide the following information about all address where any official books or records related to the entity are kept.

[Add Books/Records Address](#)

Books/Records Address
Remove

Company Name *

First Name

Last Name

Phone Number * **Fax Number**

Email

Country *

Street Address *
Apartment, suite, unit, building, floor, etc.

City *

Zip / Postal Code * **State / Province ***

County

Comments

Affirmation

I understand by submitting this Entity Books and Records Locations Change Application. I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities."

Enter Name Below

[Cancel](#) [Submit](#)

To remove the Books and Record click on the [Remove] button

To edit the Books and Records make necessary changes to the screen

After all additions/changes have been completed you will need to affirm to the edits by clicking on the [Affirmation] checkbox and then entering your name.

Click [Submit] to send your request to DoBS for review.

The application will be reviewed by DoBS and a response will be sent once a decision has been made.

Apply to Edit Entity Name

The portal will allow you to apply to change the entity name. This can be done by clicking on [Identification] tap and then clicking on [Entity Actions]. Select [Apply to Edit Name] from the drop down menu.

Complete the Apply to Edit Name information, complete the affirmation and click [Submit] to send the application to DoBS for review.

Test Entity 2 Name Change

Federal ID Number **Web Address**
77-777777 --

Home / Test Entity 2 Name Change / Edit Name

Apply to Edit Name

Do you wish to update Entity Name? Yes No

New Entity Name *

Attach Articles of Incorporation

Attach Operating Agreement

Attach By-Laws

Do you wish to update Entity DBAs? Yes No

Current DBAs

DBA Name	Fictitious Name Registration	Registratio...	Cancelled ...	Delete
<i>Entity has no current DBAs</i>				

New DBAs

No New DBAs

Effective Date of Change *

Affirmation * I understand by submitting this Entity Name Change Application: I am agreeing to be bound by the following declaration: "I declare that all of my answers on this License Application are complete, true and correct. I make this declaration subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities." *

Enter Name Below

User Guide

Apply to Add or Remove Entity DBA

The portal will allow you to apply to add or remove a fictitious name (DBA). This can be done by clicking on [Identification] tap and then clicking on [Entity Actions]. Select [Apply to Edit Name] from the drop down menu. Scroll to the bottom of the page to [Do you wish to update Entity DBAs?] and change the answer to [Yes].

Do you wish to update Entity DBAs? Yes No

To Add a new DBA

Click [Add a New DBA]. Enter the DBA name, attach the fictitious name registration from the Pennsylvania Department of State and the date the DBA was approved for use. You can add multiple DBAs by clicking the [Add a New DBA] button again.

New DBAs

Add a New DBA

D/B/A Name *

Fictitious Name Registration *

 test 2 attachment.docx (47 KB) ✕

Registration Date 

Cancelled Date 

✕ Remove

Document Upload

To Remove a DBA

Find the DBA you wish to remove and check the box under [Delete].

Do you wish to update Entity DBAs? Yes No

Current DBAs

DBA Name	Fictitious Name Registration	Registration D...	Cancelled Date	Delete
Test DBA	 eeyore.docx	03/02/2022	--	<input checked="" type="checkbox"/>

Complete the Effective Date of Change and the Affirmation and click [Submit] to send the application to DoBS for review.

Apply to Edit Entity Address

The portal will allow you to apply to change the entity address. This can be done by clicking on [Add Location]. There must be 1 location designated as the headquarters. You can change the headquarters location by checking [This location is my headquarters]. Click [Submit].

****Please take note of the **Country** designation, it is defaulted to United States.****

Locations Save

Please provide the following information about all locations associated with licenses which will be applied for this entity.

[Add Location](#)

Location	Remove
<p>Headquarters <input type="checkbox"/> This location is my headquarters. <i>*Only one location can be set as the business's headquarters.</i></p> <p>Country * <input type="text" value="United States"/></p> <p>Street Address * <input type="text" value="Street and number, P.O. box, c/o."/> <input type="text" value="Apartment, suite, unit, building, floor, etc."/></p> <p>City * <input type="text" value="City"/></p> <p>Zip / Postal Code * <input type="text" value="Zip / Postal Code"/> State / Province * <input type="text" value="--"/></p> <p>County <input type="text" value="Out of State"/></p> <p>Office Phone Number * <input type="text" value="Office Phone Number"/> Office Fax Number <input type="text" value="Office Fax Number"/></p>	<div style="background-color: #f44336; color: white; padding: 5px; border-radius: 3px;">Remove</div>

[< Previous](#) [Next >](#)

Click on the [Locations] tab. Click [Open] next to the license number that is to be moved to the new address. Click on [License Actions][Apply to Edit Address]

Charmed Used Cars License Actions

License	License Type	License Number	Status	Original License Date
	Installment Seller	23	Approved	11/13/2020

[Home](#) / [Charmed Used Cars](#) / [License #23 - Installment Seller](#)

General Information

License Contacts

General Information

License Type Installment Seller

License Number 23

Status Approved

D/B/A(s) **Name** Fictitious Name Registration Document

License has no D/B/A registrations.

<< < 1 > >>

Location 1547 Prescott St
Millcreek, PA 16415

License Certificate [License Certificate #23.pdf](#)

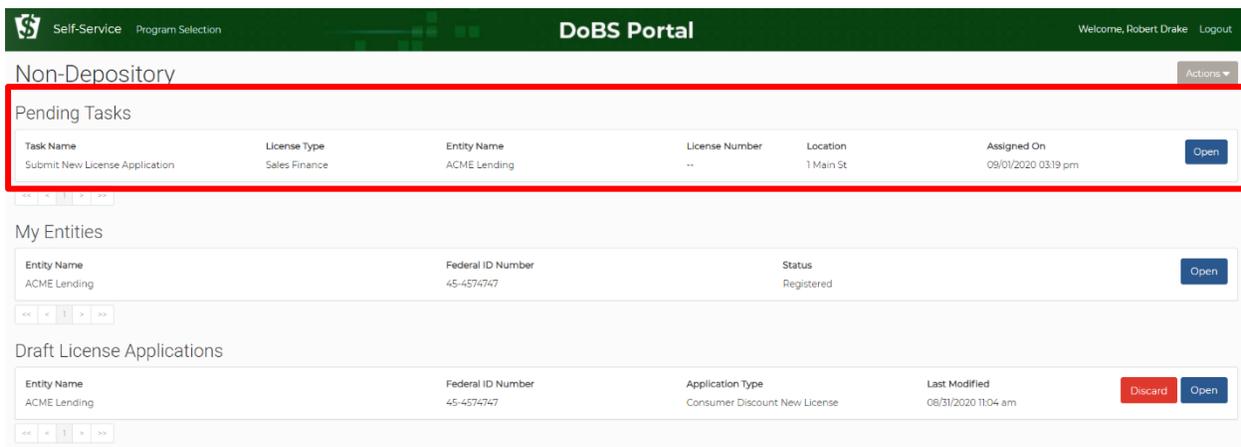
Next Exam Date Not Scheduled

User Guide

Select the new location address from the drop-down box, the effective date of the address change, and complete the affirmation and click [Submit] to send the application to DoBS for review.

Pending Tasks

The DOBS Portal enables the user to respond to tasks that have been assigned to them by the Department. The tasks can be related to licensing, examination or compliance. Whenever a task is assigned to the Entity, the user will be able to see it on the Non-Depository dashboard – Pending Tasks section.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

Non-Depository Actions

Pending Tasks

Task Name	License Type	Entity Name	License Number	Location	Assigned On	
Submit New License Application	Sales Finance	ACME Lending	--	1 Main St	09/01/2020 03:19 pm	Open

My Entities

Entity Name	Federal ID Number	Status	
ACME Lending	45-4574747	Registered	Open

Draft License Applications

Entity Name	Federal ID Number	Application Type	Last Modified	
ACME Lending	45-4574747	Consumer Discount New License	08/31/2020 11:04 am	Discard Open

The details of the task will be shown once the user clicks on the [Open] button.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

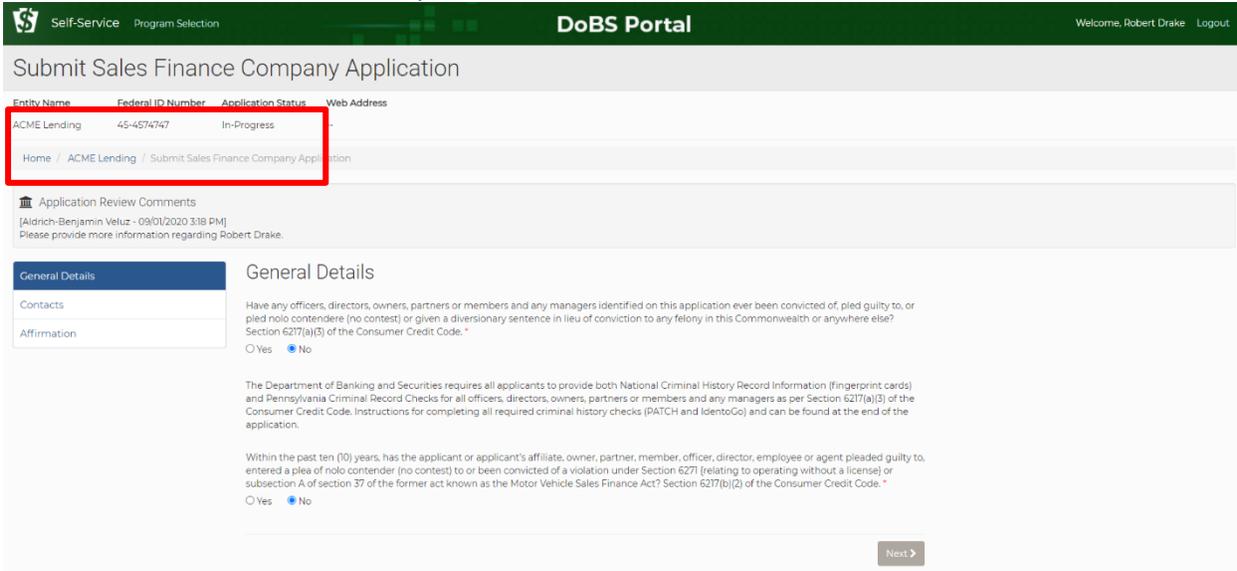
Non-Depository Actions

Pending Tasks

Task Name	License Type	Entity Name	License Number	Location	Assigned On	
Submit New License Application	Sales Finance	ACME Lending	--	1 Main St	09/01/2020 03:19 pm	Open

User Guide

If the task is related to a license application, the original application form submitted will be opened with the Review comments from the Department shown.



Self-Service Program Selection DoBS Portal Welcome, Robert Drake Logout

Submit Sales Finance Company Application

Entity Name	Federal ID Number	Application Status	Web Address
ACME Lending	45-4574747	In-Progress	

Home / ACME Lending / Submit Sales Finance Company Application

Application Review Comments
[Aldrich-Benjamin Veluz - 09/01/2020 3:18 PM]
Please provide more information regarding Robert Drake.

General Details

Contacts

Affirmation

General Details

Have any officers, directors, owners, partners or members and any managers identified on this application ever been convicted of, pled guilty to, or pled nolo contendere (no contest) or given a diversionary sentence in lieu of conviction to any felony in this Commonwealth or anywhere else? Section 6217(a)(3) of the Consumer Credit Code. *

Yes No

The Department of Banking and Securities requires all applicants to provide both National Criminal History Record Information (fingerprint cards) and Pennsylvania Criminal Record Checks for all officers, directors, owners, partners or members and any managers as per Section 6217(a)(3) of the Consumer Credit Code. Instructions for completing all required criminal history checks (PATCH and IdentoGo) and can be found at the end of the application.

Within the past ten (10) years, has the applicant or applicant's affiliate, owner, partner, member, officer, director, employee or agent pleaded guilty to, entered a plea of nolo contendere (no contest) to or been convicted of a violation under Section 6271 (relating to operating without a license) or subsection A of section 37 of the former act known as the Motor Vehicle Sales Finance Act? Section 6217(b)(2) of the Consumer Credit Code. *

Yes No

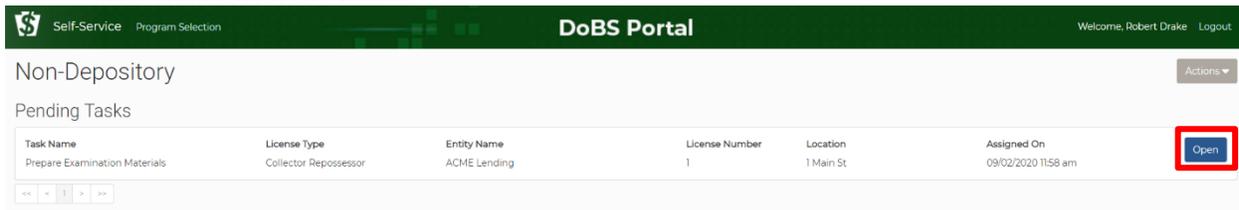
[Next >](#)

The user can then make changes to the application and submit it back to the Department similar to how they filled-out the application form initially.

Prepare Examination Materials and Loan Logs/Provide Exam Verification or Follow-up

The DOBS Portal enables the user to submit documents and information to the Department for their examinations. The Pending Tasks area on the Non-Depository Dashboard will show any task that is assigned for the user to work on.

1. On the Non-Depository dashboard, the user can click on the [Open] button for the task associated with the Exam.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

Non-Depository Actions ▾

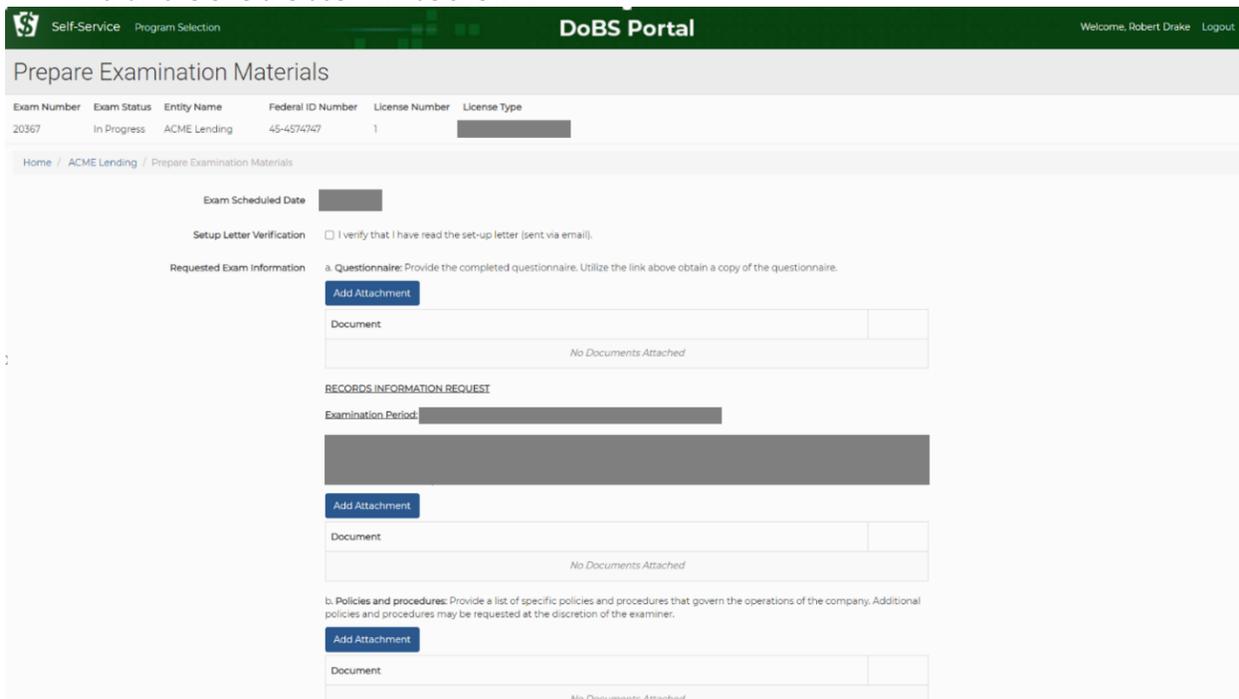
Pending Tasks

Task Name	License Type	Entity Name	License Number	Location	Assigned On
Prepare Examination Materials	Collector Repossessor	ACME Lending	1	1 Main St	09/02/2020 11:58 am

« ‹ | › » Open

2. If the task name is Prepare Examination Materials or Prepare Loan Logs, the Prepare Examination Materials / Prepare Loan Logs screen will show for the user to provide documents and information on.

Note that the requested exam information will be different depending on various factors. The screenshot below is meant as an example of how the screen will look like and it may be different than the one the user will be shown.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

Prepare Examination Materials

Exam Number	Exam Status	Entity Name	Federal ID Number	License Number	License Type
20367	In Progress	ACME Lending	45-4574747	1	

Home / ACME Lending / Prepare Examination Materials

Exam Scheduled Date: [Redacted]

Setup Letter Verification I verify that I have read the set-up letter (sent via email).

Requested Exam Information

a. Questionnaire: Provide the completed questionnaire. Utilize the link above obtain a copy of the questionnaire.

[Add Attachment](#)

Document

No Documents Attached

RECORDS INFORMATION REQUEST

Examination Period: [Redacted]

[Add Attachment](#)

Document

No Documents Attached

b. Policies and procedures: Provide a list of specific policies and procedures that govern the operations of the company. Additional policies and procedures may be requested at the discretion of the examiner.

[Add Attachment](#)

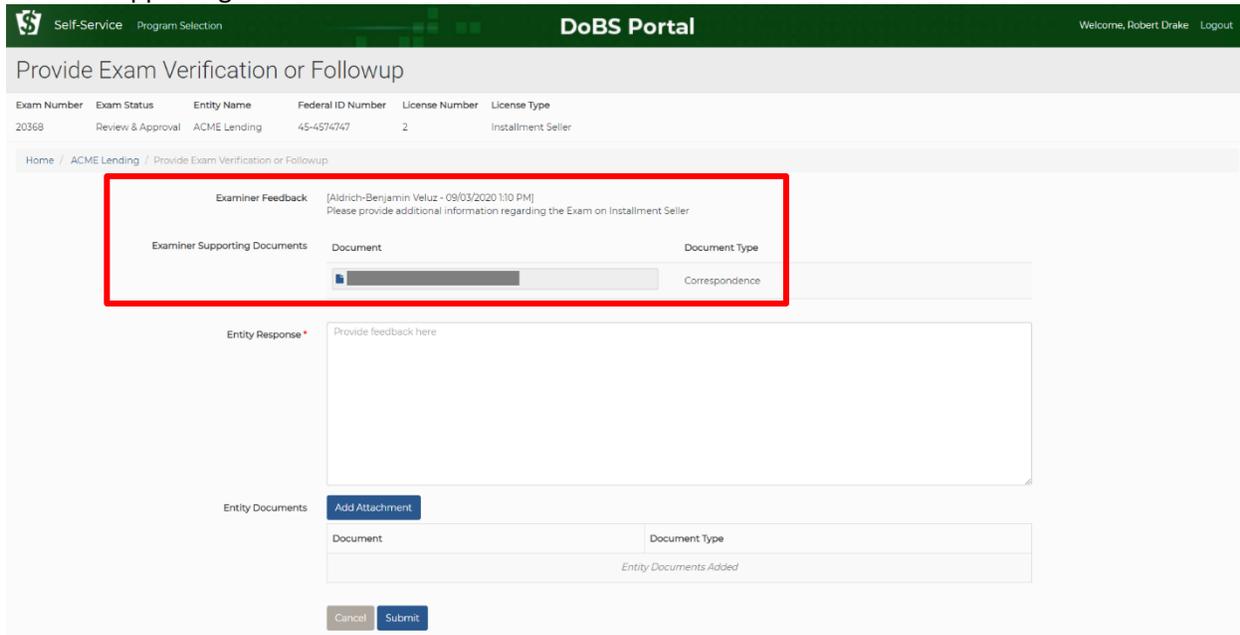
Document

No Documents Attached

User Guide

- If the task name is Provide Exam Verification or Follow-up, the Provide Exam Verification or Follow-up screen will show for the user to provide additional information that the Department is requesting.

The Examiner Feedback shows the details of what needs to be provided while the Examiner Supporting Documents will have documents available for download.



The screenshot shows the 'DoBS Portal' interface for 'Provide Exam Verification or Followup'. At the top, there's a navigation bar with 'Self-Service', 'Program Selection', and 'DoBS Portal'. Below that, a table lists exam details:

Exam Number	Exam Status	Entity Name	Federal ID Number	License Number	License Type
20368	Review & Approval	ACME Lending	45-4574747	2	Installment Seller

Below the table, there's a breadcrumb trail: Home / ACME Lending / Provide Exam Verification or Followup. The main content area is divided into sections:

- Examiner Feedback:** [Aldrich-Benjamin Veluz - 09/03/2020 1:10 PM] Please provide additional information regarding the Exam on Installment Seller.
- Examiner Supporting Documents:** A table with columns 'Document' and 'Document Type'. One document is listed with a type of 'Correspondence'.
- Entity Response:** A text area labeled 'Provide feedback here'.
- Entity Documents:** An 'Add Attachment' button and a table for 'Entity Documents Added'.

At the bottom, there are 'Cancel' and 'Submit' buttons.

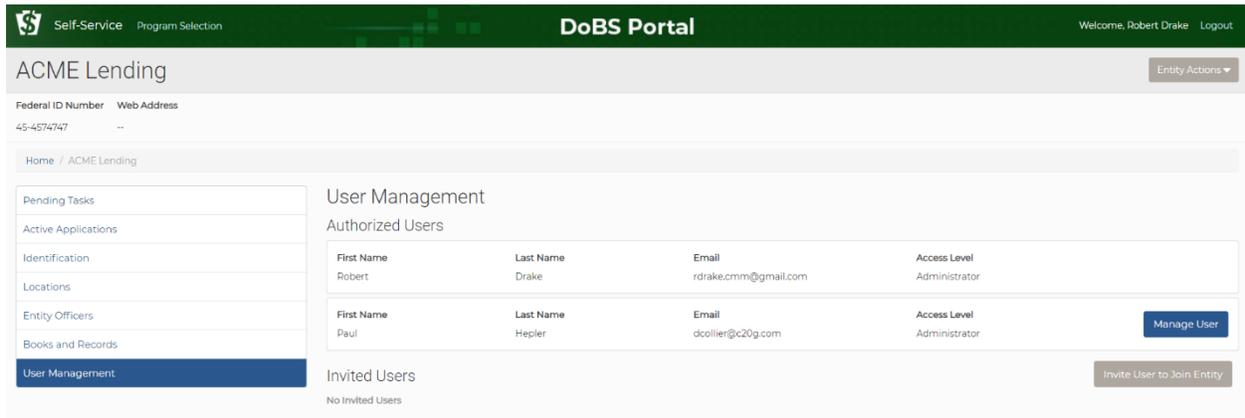
- Once all the requested exam information has been provided and attached, the user will then click on the [Submit] button. The task will then be removed from the Pending Tasks on the Non-Depository dashboard.

User Management

The DOBS Portal enables the user to provide other users access to their entity. On the Entity screen, the User Management tab will show all users that have access to the entity.

The Authorized Users section lists all users that currently have access to the entity and have logged-in to the DOBS Portal. The Invited Users section lists all users that have been invited to have access but have not logged-in to the DOBS Portal.

User Guide



The screenshot shows the DoBS Portal interface for ACME Lending. At the top, there is a green header with 'Self-Service Program Selection' on the left, 'DoBS Portal' in the center, and 'Welcome, Robert Drake Logout' on the right. Below the header, the page title is 'ACME Lending' with an 'Entity Actions' dropdown menu. A navigation menu on the left includes 'Pending Tasks', 'Active Applications', 'Identification', 'Locations', 'Entity Officers', 'Books and Records', and 'User Management' (which is highlighted). The main content area is titled 'User Management' and contains a table of 'Authorized Users' with columns for First Name, Last Name, Email, and Access Level. Two users are listed: Robert Drake (rdrake.cmm@gmail.com, Administrator) and Paul Hepler (dcollier@c20g.com, Administrator). A 'Manage User' button is next to the second user. Below the table is an 'Invited Users' section showing 'No Invited Users' and an 'Invite User to Join Entity' button.

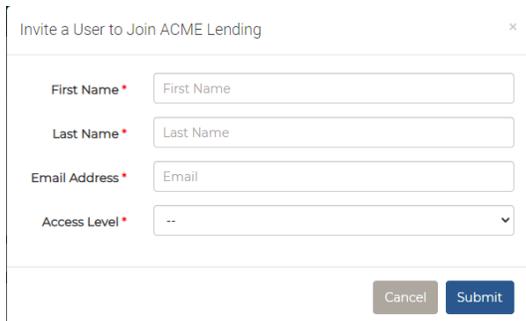
Access Levels

There are 3 Access Levels on the DOBS Portal

- **Administrator**
 - The Administrator have access to submit any type of application as well as provide access to other users
- **Manager**
 - The Manager have access to submit any type of application
- **Viewer**
 - The Viewer have access to view information but NOT submit any type of application

Invite User to Join Entity

When a user clicks on the [Invite User to Join Entity] they will provide the First Name, Last Name, Email Address and Access Level for the user they are trying to add. A Join Code is then sent to the individual added that will be used to add them to the Entity

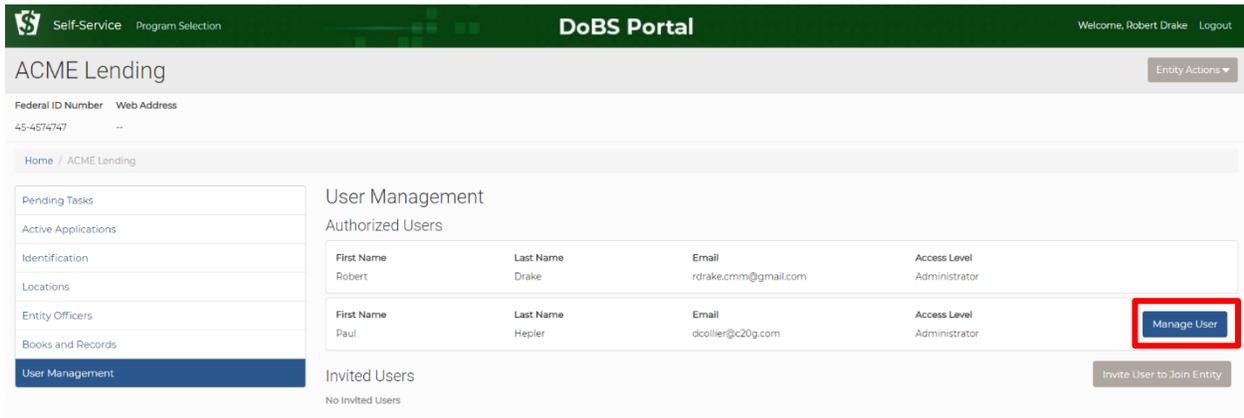


The dialog box is titled 'Invite a User to Join ACME Lending' and contains four input fields: 'First Name' (text input), 'Last Name' (text input), 'Email Address' (text input), and 'Access Level' (dropdown menu). At the bottom right, there are 'Cancel' and 'Submit' buttons.

Manage User

Administrators are allowed to change the access levels of other users as well as revoke access. This can be done by clicking on the [Manage User] button.

User Guide



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

ACME Lending Entity Actions

Federal ID Number Web Address
45-4574747 --

Home / ACME Lending

- Pending Tasks
- Active Applications
- Identification
- Locations
- Entity Officers
- Books and Records
- User Management**

User Management

Authorized Users

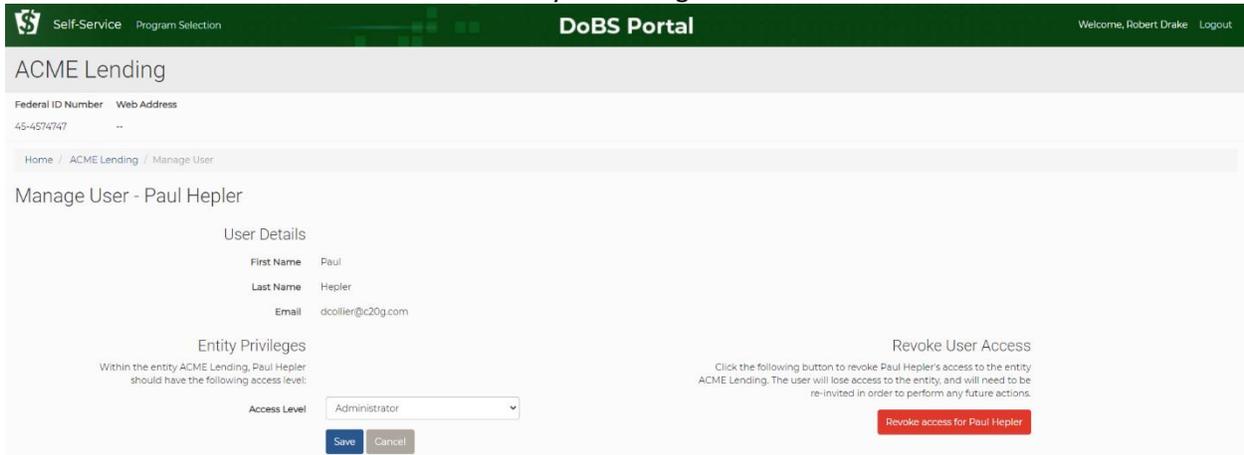
First Name	Last Name	Email	Access Level
Robert	Drake	rdrake.cmm@gmail.com	Administrator
Paul	Hepler	dcollier@c20g.com	Administrator

Manage User

Invited Users

No Invited Users Invite User to Join Entity

The user record will then be shown where they can change the access level or revoke access.



Self-Service Program Selection **DoBS Portal** Welcome, Robert Drake Logout

ACME Lending

Federal ID Number Web Address
45-4574747 --

Home / ACME Lending / Manage User

Manage User - Paul Hepler

User Details

First Name Paul
Last Name Hepler
Email dcollier@c20g.com

Entity Privileges

Within the entity ACME Lending, Paul Hepler should have the following access level:

Access Level: Administrator

Save Cancel

Revoke User Access

Click the following button to revoke Paul Hepler's access to the entity ACME Lending. The user will lose access to the entity, and will need to be re-invited in order to perform any future actions.

Revoke access for Paul Hepler